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one-hundredth ANNUAL REPORT of the Superintendent of Insurance for the province of Ontario

Business of 1978

TORONTO
1979

Government
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Ontario

one-hundredth **ANNUAL REPORT**

of the

Superintendent of Insurance

for the province of

Ontario

Business of 1978

TORONTO

1979

NOV 25 1980
SCIENCE ENGINEERING

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Ontario

MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS
OFFICE OF THE SUPERINTENDENT OF INSURANCE

TO THE HONOURABLE FRANK DREA

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundredth Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1978.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under The Canadian and British Insurance Companies Act, 1970, or The Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts).

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements, as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under The Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statements filed with the Department by the two companies licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance in Ontario

A comparative summary of premium income for the years 1975 to 1978 is shown below:

	1978	1977	1976	1975
	$	$	$	$
Premium Income:				
Insurance { Ordinary & Industrial	743,504,107	683,298,184	663,162,419	566,630,734
Insurance { Group	311,308,333	288,194,146	263,470,155	255,776,369
Annuities	1,055,242,451	899,812,079	788,498,939	644,301,133
Totals	2,110,054,891	1,871,304,409	1,715,131,513	1,466,708,236

The following sets out a comparison of benefits paid for the years 1975 to 1978:

	1978	1977	1976	1975
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	490,449,302	434,250,394	412,906,423	365,486,969
Group	250,696,177	232,156,051	226,914,091	198,623,016
TOTALS	741,145,479	666,406,445	639,820,514	564,109,985
Annuity contracts:				
Ordinary	176,448,543	145,301,544	122,773,542	83,370,101
Group	352,348,178	241,628,672	203,565,526	153,127,149
TOTALS	528,796,721	386,930,216	326,339,068	236,497,250
GRAND TOTALS	1,269,942,200	1,053,336,661	966,159,582	800,607,235

A comparative summary of new insured issued and in force for the years 1975 to 1978 is shown below:

POLICIES IN ONTARIO*	1978	1977	1976	1975
New issued:				
Number	513,954	501,761	556,696	368,509
Amount	$17,685,550,608	$18,119,487,780	$15,456,677,783	$13,715,090,404
Average Policy	$34,411	$36,112	$27,770	$37,218
In Force Dec. 31st:				
Number	4,841,668	4,813,430	4,741,577	4,539,265
Amount	$125,111,182,089	$114,419,965,334	$92,095,778,055	$87,987,811,322
Average policy	$25,840	$23,770	$19,423	$19,384

*Figures do not include Segregated Funds.

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1975 to 1978:

	1978	1977	1976	1975
	$	$	$	$
Total premiums and dues in Ontario	29,582,624	25,534,003	20,234,198	21,229,320
Disbursements to policyholders and beneficiaries (excluding expenses)	11,209,848	10,513,742	9,264,455	8,843,247
New business written	208,482,949	184,611,986	171,595,550	192,749,058
Life and Annuity certificates in force (adult and juvenile)	1,532,310,078	1,424,354,067	1,113,213,229	1,164,161,663

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Net Premiums Written	Net Premiums Earned	Net Losses Incurred*	Ratio Net Losses Incurred to Net Premiums Earned*
	$	$	$	%
1945	12,674,633	11,996,282	6,395,311	53.3
1950	44,032,248	39,762,432	22,321,583	56.1
1955	83,984,962	80,666,790	46,127,230	57.2
1960	128,235,639	129,020,639	74,628,714	57.8
1965	225,059,453	206,437,835	138,653,308	67.2
1970	377,898,371	361,763,632	244,828,896	67.6

*Does not include adjusting expenses.

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
1971	426,893,403	301,624,304	70.7
1972	490,233,347	355,347,338	72.5
1973	548,791,552	401,966,473	73.2
1974	635,208,841	495,065,650	77.9
1975	815,271,926	565,209,227	69.3
1976	962,384,832	656,207,298	68.2
1977	1,094,433,714	752,641,483	68.7
1978	1,132,780,141	840,092,891	74.1

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending in 1976 and 1977. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

Table Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured			
	Third Party Claims		$100 and $250 Deductible Collision Claims	
	1976	1977	1976	1977
	$	$	$	$
Average for All Classes	95	106	52	55
Married Males Over 24, Single Males Over 29, and Females Over 24				
No driving to work	73	80	42	44
Up to 10 miles to work	94	105	48	50
Over 10 miles to work	90	95	57	58
Business driving	117	117	70	76
Young Drivers				
Occasional Driving Male Drivers Under 25 (Suppl. to principal operator coverage)	64	61	44	47
Married Males				
Ages 20 and under	162	214	105	100
Ages 21 to 24	109	149	70	73
Unmarried Males				
Ages 18 and under	405	465	223	250
Ages 19 and 20	267	324	146	168
Ages 21 and 22	179	227	108	120
Ages 23 and 24	123	168	92	97
Ages 25 to 29	149	162	85	91
Females				
Ages 20 and under	148	147	88	89
Ages 21 to 24	93	109	61	69
Rated as Having				
5 yrs. claim free	83	86	43	47
3 yrs. claim free	99	114	57	61
2 yrs. claim free	145	169	74	79
1 yr. claim free	154	186	80	84
0 yr. claim free experience	210	191	93	80

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Net Insurance In Force	Net Losses Incurred		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1931	634	2,393	37.7	635	10.0	69
1941	583	973	16.7	4,216	72.3	67
1951	1,219	1,667	13.7	8,404	68.9	66
1961	1,922	3,555*	18.5	11,271	58.6	64
1968	2,395	5,905*	24.7	16,291	68.0	61
1969	2,529	6,699*	26.5	17,598	69.6	59
1970	2,711	7,085*	26.1	19,227	70.9	58

*Before recovery from Farm Mutual Reinsurance Plan.

Year	Insurance in Force	Direct Losses Incurred and Adjustment Expenses		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1971	2,948	8,075	26.1	20,780	70.5	56
1972	3,123	7,575	24.3	22,090	70.7	54
1973	3,578	8,466	23.7	25,185	70.4	53
1974	4,187	10,038	24.0	28,980	69.2	53
1975	5,006	12,616	25.2	33,128	66.2	52
1976	5,955	11,044	18.5	39.750	66.7	52
1977	7,077	13,651	19.3	46,887	66.3	52

Year	Direct Premiums Written	Direct-Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $		%	*thousands of $*	
1978	32,055	19,813	61.8	54,876	52

Licensed Companies—December 31, 1978

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December, 1977			Additions			Withdrawals			No. of Companies 31 December, 1978		
	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total	Ontario	Extra-Provincial	Total
Life	3	8	11	1	. .	1	. .	. .	. .	4	8	12
Fraternal	6	. .	6	. .	. .	. .	. .	. .	. .	6	. .	6
Other than Life	21	5	26	1	. .	1	1	1	2	21	4	25
Farm Mutuals	53	. .	53	. .	. .	. .	1	. .	1	52	. .	52
Mut. Ben. Socs	55	. .	55	. .	. .	. .	3	. .	3	52	. .	52
Totals	138	13	151	2	. .	2	5	1	6	135	12	147

FEDERAL AND FOREIGN COMPANIES

132 Life companies
210 Casualty companies
5 Companies writing both Life and Casualty
38 Fraternal societies

Agents, Brokers and Adjusters

During 1977, the following licences were issued:

Life insurance agents	15,235
Non-life insurance agents	11,159
Adjusters	1,060
	27,454

Included in the total of life insurance agents licensed are 850 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 420 salesmen registered in 1978.

Prepaid Medical Associations

Six Associations are now registered, while a further three are no longer offering para-medical, hospital or drug coverages and have therefore been classed as ''designated'' associations pursuant to Section 9 (3) of The Prepaid Hospital and Medical Services Act.

LEGISLATION

No amendments were made to the legislation during the year 1978:

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act and The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill *vs.* The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers, transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. This guideline, as amended, is based upon an interpretation of Section 388 of the Insurance Act dealing with unfair and deceptive acts on practices in the business of insurance. Its essential purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This amended guideline replaces the original guideline on this subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory

condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another supplementary guideline on creditors group insurance was issued on May 17, 1976, in furtherance of the guideline dated November 30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals

generally with the insurer's responsibilities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unlicensed agents.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

INFORMATION COUNSELLING SERVICE

In 1978 the Policy Service Officers in my office received 1,453 written enquiries or complaints and 5,572 telephone enquiries, and conducted 369 personal interviews.

It is noted that automobile insurance problems still generate about fifty percent of the queries. Disagreement over the value of automobiles when they are considered total constructive losses, as well as disagreement over the amount allowed for repairs, are still the largest complaint producers. Unfortunately insurers seem reluctant to inform their insureds, with whom they are involved in a quantum dispute, of their right to the Appraisal Procedure. This statement also applies to property insurance.

As many insurers have instituted the practice of waiving Collision deductibles when their automobile insureds are innocent accident victims, the number of complaints involving subrogation proceedings has dropped dramatically.

The public's acceptance of insurers foregoing a rate increase following the first loss by a five star auto risk, has resulted in a diminishing of protests formerly voiced by long term accident-free drivers. It has also been noticed that following the Honourable Frank Drea's statements endorsing the principle of higher rates for drivers with poor driving records, the practice of surcharging for traffic violations seems to have become more acceptable to Ontario motorists.

Accident and Sickness complaints generally concern disagreement over whether a claimant qualifies for total disability benefits. Some enquiries under group policies pertain to the claimant's lack of knowledge that the policy contains an integration of benefits clause.

Life insurance complaints frequently revolve around allegations that statements made by the selling agent are not supported by the insurance policy.

Investigation Unit

The purpose of this unit is to investigate non-compliance by licensees and others of the requirements of the Acts administered by this Office. The unit also maintains a liaison with other enforcement agencies on a national and international basis.

During the year a total 109 investigations, which included 21 carried over from 1977, were assigned the unit. The position of these investigations is as follows:

Court action	4
Administrative hearings	4
Licence terminations	13
Cautions	8
Cease and Desist orders	3
Unfounded	39
Still under investigation	38

Personnel

The total complement of the Division, at 31 December, 1978, was 158, which included:

Cemeteries Branch	11
Credit Unions Branch	28
Motor Vehicles Accident Claims Fund	58

Association of Superintendents of Insurance

The Sixty-first Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Winnipeg, Manitoba, in September, 1978. Approximately 350 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1978-79:

President: Miss Emily Stamp, Superintendent of Insurance, Manitoba.

Vice-President: Murray Thompson, Q.C., Superintendent of Insurance, Ontario.

Secretary-Treasurer: Lear Wood, Deputy Superintendent of Insurance, Ontario.

The 1979 conference was held at the Hotel Beausejour, Moncton, New Brunswick, September 16th to 21st, 1979.

Toronto, Ontario
November 30, 1979

M. A. Thompson, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as 1. and 2. (except Farmers' Mutual Fire Companies), 3., 6., 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4., 5. and 8. are separately listed, alphabetically. (As of September 1, 1979.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada, 3027 Harvester Road, Burlington, Ontario L7N 3G9 W. D. Millar, Chief Agent	Life, Accident and Sickness
Abeille-Paix Réassurances, 188 University Avenue, Toronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Life, Accident and Sickness, Aircraft Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Abstainers' Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 M. E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company, 439 University Avenue, P.O. Box 219-A. Toronto, Ontario M5W 1B6 S. H. Cooper, Chief Agent	Life.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance), 11 King Street West, Suite 1110, Toronto, Ontario M5H 1A3 H. S. Day, Chief Agent	Life, Accident and Sickness.
Aetna Casualty Company of Canada, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Aetna Casualty and Surety Company, 20 Toronto Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Insurance Company, 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 Richard Calvert, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company, Room 600, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Life, Accident and Sickness.
Affiliated F M Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 Robert I. McNicol, Chief Agent	Automobile, Boiler and Machinery, Fidelty, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Albion Insurance Company of Canada, Toronto Dominion Centre, P.O. Box 144, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America, 85 Bloor Street East, Toronto, Ontario M4W 1B4 M. A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Alliance Mutual Life Insurance Company, 160 Elgin Street, Ottawa, Ontario K2P 2C4 Robert Chevrier, Chief Agent	Life, Accident and Sickness.
Allianz Insurance Company, Room 1212, 7 King Street East, Toronto, Ontario M5C 1A1 R. A. Griffin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R3 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 H. J. Saunders, Chief Agent	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 W. R. Adams, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
American Bankers Life Assurance Company of Florida, 124 Merton Street, Toronto, Ontario M4S 2Z2 William R. Adams, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Credit Indemnity Company of New York, Suite 114, 6 Lansing Square, Toronto, Ontario M2J 1T5 M. C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 1H7 J. E. Smith, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The American Insurance Company 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
American Life Insurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 1H7 J. E. Smith, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company, 2655 Liruma Road, Mississauga, Ontario L5A 2Y9 W. S. Utter, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding machinery), Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
American National Fire Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 R. G. Webber, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
American Reserve Insurance Company, 200 Queens Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Property and Automobile (as a discontinuing company).
The American Road Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American United Life Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life (limited to contracts of reinsurance).
Anglo Canada General Insurance Company, 200 Queens Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company, 145 King Street West, Toronto, Ontario M5H 1V8 D. H. Atkins, Chief Agent	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety.
Arkwright-Boston Manufacturers Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNichol, Chief Agent	Property, Boiler and Machinery.
The Artisans, Life Insurance Cooperative Society (Les Artisans, Société Coopérative d'Assurance Vie), 234 Chemin Montréal, Villeray, Ontario K1L 6C6 Pierre Robert, Chief Agent	Life, Accident and Sickness.
Assumption Mutual Life Insurance Company, (Assomption Compagnie Mutuelle d'Assurance-Vie), 2365 Promenade Georgina, Ottawa, Ontario Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
L'Assurance-Vie Desjardins, 97 Beachwood Avenue, Ottawa, Ontario J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company, Suite 3105, Toronto-Dominion Tower, P.O. Box 60, Toronto, Ontario Meredith Fleming, Chief Agent	Life, Accident and Sickness.
Aviation & General Insurance Company Limited, Royal Bank Plaza, Suite, 1501, North Tower, P.O. Box 2, Toronto, Ontario M5J 2J1 D. S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.
B	
Balboa Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Baloise Insurance Company Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 J. G. Dovey, Chief Agent	Inland Transportation and Marine.
Baltica-Skandinavia Insurance Company of Canada, (La Compagnie d'Assurance Baltica-Skandinavia du Canada), Suite 1012, 111 Richmond Street West, Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Bankers Life and Casualty Company, Box 67, 105 Main Street East, Hamilton, Ontario L8N 1G6 C. S. Hyslop, Chief Agent	Life Insurance, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness Insurance.
Bankers Life Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Bay City General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwick Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada, (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie), 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.
The British Aviation Insurance Company, Limited, 240 Eglinton Avenue East, Toronto, Ontario M4P 1K8 J. A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
British Economic Insurance Company Limited, c/o Hogg Robinson Innes Insurance Brokers Ltd., Suite 403, 150 Consumers Road, Willowdale, Ontario M2J 1P8 H. G. Innes, Chief Agent	Fire, Boiler and Machinery (excluding Machinery), Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property) (as a discontinuing company).
British Pacific Life Insurance Company, 390 Bay Street, Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Buffalo Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.

LICENCE REGISTER (Cont'd)

LICENCED INSURERS (Cont'd)

Name, Address and Offical Representative of Insurers in Ontario	Classes of Insurance
Business Men's Assurance Company of America, Canada Life Building, 330 University Avenue, Toronto, Ontario M5G 1R8 D. A. Bryan, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
Calvert Fire Insurance Company, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 Graham E. Goodchild, Chief Agent	Automobile, Credit, Liability and Property.
The Canada Accident and Fire Assurance Company, Commercial Union Tower, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company, 330 University Avenue, Toronto, Ontario M5G 1R8 E. H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company, #1202 Terminal Towers, 105 Main Street East, P.O. Box 918, Hamilton, Ontario L8N 3P6 Charles P. Flood, Chief Agent	Life, Accident and Sickness.
Canadian Home Assurance Company, Suite 902, Richmond-Adelaide Centre, 120 Adelaide Street West, Toronto, Ontario M5H 3P7 R. B. Lawson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company, 85 Richmond Street West, Toronto, Ontario M5H 2E4 L. V. Whitman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENCE INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Canadian Millers' Mutual Fire Insurance Company, Suite 104, 1400 Bishop Street, Cambridge (G), Ontario N1R 6W8 Alan Wilson, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N6 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée), Royal Bank Building, 200 University Avenue, Toronto, Ontario John A. Orr, Chief Agent c/o Touche-Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire.
The Capitol Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
Cardinal Insurance Company, Suite 2727, Commerce Court North, Box 58, Commerce Court Postal Station, Toronto, Ontario M5L 1B9 Antony Mendez, Chief Agent	Automobile, Liability and Property.
The Casualty Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Centennial Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company, 20 Wood Glen Road, Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada, 439 University Avenue, Toronto, Ontario M5G 1Y8 J. B. Murch, Chief Agent	Accident and Sickness Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
Charter National Life Insurance Company, Box 38, Toronto-Dominion Centre, Toronto, Ontario M5K 1C7 James G. Torrance, Q.C., Chief Agent c/o Smith, Lyons, Torrance, Stevenson & Mayer	Life, Accident and Sickness.
Chateau Insurance Company, (Chateau Compagnie d'Assurance), 2300 Yonge Street, Suite 3000, Toronto, Ontario M4P 2X3 P. A. Bradbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property, Surety, Accident and Sickness.
Chicago Title Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean, Lyons & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company, Suite 201, Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler LIfe Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada), Plaza One, Suite 201, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Life, Accident and Sickness.
The Citadel General Assurance Company, 160 Bloor Street East, Toronto, Ontario M4W 1C1 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Citadel Life Assurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 Robert Law, Chief Agent Blackwell, Law, Treadgold & Armstrong	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
College Retirement Equities Fund, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life.
Cologne Life Reinsurance Company, 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6 Dr. Joachim Trabandt, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia General Insurance Company, (Colonia Versicherung Aktiengesellschaft), 1235 Bay Street, Toronto, Ontario M5R 3K7 R. S. Byrch, Chief Agent Tower-Chisholm Ferguson Ltd.	Marine.
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie), 2 St. Clair Avenue East, 14th Floor, Toronto, Ontario M4T 2V6 Dr. J. K. W. Trabandt, Chief Agent	Life, Accident and Sickness.
Combined Insurance Company of America, 980 Yonge Street, Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness.
Commerce and Industry Insurance Company of Canada, Suite 1000, 55 University Avenue, Toronto, Ontario M5J 1H7 James E. Smith, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances), P.O. Box 48, Toronto-Dominion Centre, Toronto, Dominion Bank Tower, Toronto, Ontario M5K 1E6 B. R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Commercial Life Assurance Company of Canada, 1303 Yonge Street, Toronto, Ontario M4P 1W9 W. L. Williams, Chief Agent	Life.
Commercial Travelers Mutual Insurance Company, 299 Waverley Street, Ottawa, Ontario K2P 0W1 G. M. Welch, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada), P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Commercial Union Assurance Company, Limited, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Life, Accident and Sickness, Aircraft, Marine and Property.
Commonwealth Insurance Company, Bank of Canada Building, 250 University Avenue, Toronto, Ontario M5H 3E5 B. V. Elliot, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
La Compagnie d'assurance sur la vie La Sauvegarde (The Safeguard Life Assurance Company), 44 Grange Street, Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
Confederation Life Insurance Company, 321 Bloor Street East, Toronto, Ontario M4W 1H1 J. A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean, Lyons & Kerr	Life, Accident and Sickness.
Constellation Assurance Company (Constellation Compagnie d'Assurance), 55 Yonge Street, Suite 1101, Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Continental Assurance Company, 110 Yonge Street, Toronto, Ontario M5C 1V2 R. Law, Chief Agent c/o Blackwell, Law, Treadgold & Armstrong	Life, Accident and Sickness.
Continental Casualty Company, 160 Bloor Street East, Toronto, Ontario M4W 1C1 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Continental Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited, 786 King Street East, Hamilton, Ontario L8N 3S3 John Conway Stradwick, Jr., Chief Agent	Fire, Accident, Boiler and Machinery (excluding Machinery), Inland Transportation, Liability, Plate Glass, Property Damage and Theft.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Co-Operative Fire and Casualty Company, Priory Square, Guelph, Ontario N1H 6P8 C. J. Brennan, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Co-operative Life Insurance Company, Priory Square, Guelph, Ontario N1H 6P8 C. J. Brennan, Chief Agent	Life.
Co-Operators Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Co-Operators Life Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company, Limited, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.
Coronation Insurance Company, Limited, 181 Bay Street, Toronto, Ontario M5J 1K6 C. F. Dumaresq, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.
The Credit Life Insurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company, 120 Bloor Street East, Toronto, Ontario M4W 1B8 R. C. Dowsett, Chief Agent	Life, Accident and Sickness.
Cumis Insurance Society, Inc., Box 65, Hamilton, Ontario L8N 3B2 J. L. H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the writing of insurance on the property of credit unions and credit union members).
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis), 151 North Service Road, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle), P.O. Box 65, Hamilton, Ontario L8N 3B2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness Insurance (limited to the writing of insurance on the lives of members of credit unions).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name Address and Official Representative of Insurers in Ontario	Classes of Insurance
D	
The Dominion Insurance Corporation, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety.
The Dominion Life Assurance Company, 111 Westmount Road, Waterloo, Ontario N2J 4C6 J. S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Drake Insurance Company Limited, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 J. E. Plumb, Chief Agent	Marine.
E	E
Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Eaton/Bay Insurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 W. R. Livingston, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton/Bay Life Assurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L4 W. R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office, Limited, Box 2401, 2300 Yonge Street, Suite 1707, Toronto, Ontario M4P 1E4 P. C. Mangin, Chief Agent	Liability and Property.
Economical Mutual Insurance Company, 10 Duke Street West, P.O. Box 700, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
L'Economie Mutuelle d'Assurance, Room 702, 100 Sparks Street, Ottawa, Ontario A. Giroux, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENCED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Elite Insurance Company, 200 University Avenue, Suite 400, Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company, 45 Sheppard Avenue East, Suite 111, Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
The Empire Life Insurance Company, (L'Empire, Compagnie d'Assurance-Vie), P.O. Box 1000, Kingston, Ontario K7L 4Y4 J. S. Wason, Chief Agent	Life, Accident and Sickness.
Employers Mutual Liability Insurance Company of Wisconsin, 55 University Avenue, Suite 400, P.O. Box 25, Toronto, Ontario M5J 2H7 J. B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Employers Reinsurance Corporation, 199 Bay Street, Toronto, Ontario M5J 1L4 J. L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English & American Insurance Company, Limited, 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
The Equitable Life Assurance Society of the United States, c/o Osler, Hoskin & Harcourt, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 E. J. M. Huycke, Q.C., Chief Agent	Life, Accident and Sickness.
The Equitable Life Insurance Company of Canada, One Westmount Road North, Waterloo, Ontario N2J 4C7 T. R. Suttie, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company, (L'Excelsior, Compagnie d'Assurance-Vie), 20 Toronto Street, Toronto, Ontario M5C 2C4 G. N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company, Royal Bank Plaza, P.O. Box 38, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent	Life.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Federal Home Life Insurance, 161 Eglinton Avenue East, Suite 702, Toronto, Ontario M4P 1J7 J. N. Drouin, Chief Agent	Life, Accident and Sickness.
Federal Insurance Company, Suite 1200, York Centre, 145 King Street West, Toronto, Ontario M5H 3L2 P. B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Federated Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent c/o McLean, Lyons & Kerr	Life, Accident and Sickness.
Federated Mutual Insurance Company, 372 Bay Street, Toronto, Ontario W. E. McLean, Q.C., Chief Agent c/o McLean, Lyons & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Federation Insurance Company of Canada, 180 Dundas Street West, Suite 309, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company, 931 Yonge Street, Suite 701, Toronto, Ontario M4W 2H2 Fred W. Taylor, Chief Agent	Life, Accident and Sickness.
Financial Life Assurance Company of Canada, 250 University Avenue, Toronto, Ontario M5H 3G9 Robert A. F. Sutherland, Q.C., Chief Agent	Life, Accident and Sickness.
The Fire Insurance Company of Canada, 85 Richmond Street West, Toronto, Ontario Graham Dutton, Chief Agent	Automobile, Liability and Property (as a discontinuing company).
Fireman's Fund American Life Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Fireman's Fund Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 W. R. Atkinson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Florists' Mutual Insurance Company, 200 Queen's Avenue, Suite 700, London, Ontario N6A 1J3 William T. Boland, Chief Agent	Liability and Property (as a discontinuing company.)
Ford Life Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean, Lyons & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnite Compagnie des Forestiers), 789 Don Mills Road, Don Mills, Ontario M3C 1T9 Neil R. Carpenter, Chief Agent	Property, Liability, Accident and Sickness.
The Franklin Life Insurance Company, 165 University Avenue, Suite 900, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
G	
The General Accident Assurance Company of Canada, 357 Bay Street, Toronto, Ontario M5H 2T9 J. E. Burns, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
General American Life Insurance Company, P.O. Box 31, Commerce Court West, Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
General Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
General Reassurance Corporation, First Canadian Place, Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent c/o Touche, Ross & Co.	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation, Suite 6565, First Canadian Place, 100 King Street West, Toronto, Ontario M5X 1B1 Donald W. Bradford, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail Liability, Marine, Property and Surety.
General Security Insurance Company of Canada, (La Sécurité Compagnie d'Assurance Générales du Canada), Suite 1012, 40 University Avenue, Toronto, Ontario M5J 1M4 D. M. Hisey, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Gerling Global General Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Ake Brandin, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 K. H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Norman E. Phipps, Q.C., Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company, 200 Queen's Avenue, Suite 700, London, Ontario N6A 1J3 E. O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Liability, Marine and Property.
Globe Life Insurance Company, Sherway Office Tower, 701 Evans Avenue, Suite 303, Etobicoke, Ontario M9C 1A3 J. E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Gore Mutual Insurance Company, 252 Dundas Street, Cambridge, Ontario N1R 5T3 D. D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company, Suite 501, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 Wallace D. Cox, Q.C., Chief Agent	Fidelity, Liability, Property and Surety.
Great American Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan et al.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFayden, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company, 55 Yonge Street, Suite 606, Toronto, Ontario M5E 1J4 Malcolm H. McLachlan, Chief Agent	Life, Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Surety and Credit (limited to the business of reinsurance).
The Great-West Life Assurance Company, (La Great-West, Compagnie d'Assurance-Vie), 14th Floor, Richmond-Adelaide Centre, 120 Adelaide Street West, Toronto, Ontario M5H 1V4 J. R. Ross, Chief Agent	Life, Accident and Sickness.
The Guarantee Company of North America, Frank Cowan Company Ltd., Princeton, Ontario N0J 1V0 Frank Cowan, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Guardian Insurance Company of Canada, 181 University Avenue, Toronto, Ontario M5H 3M7 G. Alexander, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
H	
The Halifax Insurance Company, 1303 Yonge Street, Toronto, Ontario M4T 1W9 W. L. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Hanover Insurance Company, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Hartford Fire Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Hartford Life Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Life, Accident and Sickness.
The Hartford Steam Boiler Inspection and Insurance Company, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery (limited to contracts of reinsurance).
Herald Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Property and Surety.
Heritage Life Assurance Company, P.O. Box 401, Commerce Court North, Toronto, Ontario M5L 1G3 D. T. Loucks, Chief Agent	Life, Accident and Sickness.
Highlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
The Home Insurance Company, Suite 1100, 790 Bay Street, Toronto, Ontario M5G 2A4 Richard J. Molnar, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
I	
Ideal Mutual Insurance Company, 44 Victoria Street, Suite 1413, Toronto, Ontario M5C 1Y2 A. J. Barnes, Chief Agent	Automobile, Employers' Liability, Marine and Public Liability.
The Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7 W. G. Munro, Chief Agent	Life, Accident and Sickness.
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance), 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 M. R. Knorr, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance of Canada (INA du Canada Compagnie d'Assurance sur la Vie), 141 Adelaide Street West, Suite 709, Toronto, Ontario M5H 3L5 Angus A. Kyle, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Independence Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Accident and Sickness.
Industrial Life Insurance Company, 150 Eglinton Avenue East, Toronto, Ontario T. G. Tuck, Chief Agent	Life, Accident and Sickness.
Insmor Mortgage Insurance Company, Suite 3304, P.O. Box 56, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1E7 D. R. Smith, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property, resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Insurance Company of North America, 161 Eglinton Avenue East, Suite 505, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety Insurance.
The Insurance Corporation of Ireland Limited, Suite 2450, South Tower Royal Bank Plaza, P.O. Box 63, Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
John Alden Life Insurance Company, P.O. Box 7622, c/o Division of MacLeod, Stedman, Inc., Concord, Ontario L4K 1C1 Donald C. Halliday, Chief Agent	Life, Accident and Sickness.
John Hancock Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Reassurance Kanata), 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 F. J. Chilcott, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Kansa General Insurance Company, 100 King Street West, Suite 800, Toronto, Ontario M5X 1A2, David W. Pamenter, Chief Agent	Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
he Laurentian Mutual Assurance Company a Laurentienne Compagnie Mutuelle d'Assurance), Suite 200, 211 Rideau Street, Ottawa, Ontario K1N 5Y3 R. G. Bertrand, Chief Agent	Life, Accident and Sickness.
aurier Life Insurance Company, 295 The West Mall, Etobicoke, Ontario M9C 4Z9 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
awyers Title Insurance Corporation, Suite 202, 738 Sheppared Avenue East, Willowdale, Ontario M2K 1C4 D. L. Gibson, Chief Agent	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
iberty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
iberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
ife Insurance Company of North America, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Life, Accident and Sickness.
ife Investors Insurance Company of America, 1040 South Service Road East, Oakville, Ontario L6J 2X7 Gwendolyn L. Elliott, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
The Lincoln National Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
Lombard Insurance Company, Limited, P.O. Box 219-A, 439 University Avenue, Toronto, Ontario M5W 1B6 E. B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
The London Assurance, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W Paterson, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability and Surety.
London-Canada Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
London & Edinburgh General Insurance Company of Canada, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London and Midland General Insurance Company, 201 Queens Avenue, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London Life Insurance Company, 255 Dufferin Avenue, London, Ontario N6A 4K1 A. H. Jeffery, Chief Agent	Life, Accident and Sickness.
Loyal Protective Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X3 F. Eberlin, Chief Agent	Life, Accident and Sickness.
Lumbermens Mutual Casualty Company, 88 University Avenue, Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Lumbermen's Underwriting Alliance, 9350 Yonge Street, Room 207, Richmond Hill, Ontario L4C 5G2 M. Terry Purser, Chief Agent	Property.
M	M
Maccabees Mutual Life Insurance Company, 1120 Ouellette Avenue, Windsor, Ontario N9A 1C9 C. Richer, Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company, (La Compagnie d'Assurance-Vie Manufacturers), 200 Bloor Street East, Toronto, Ontario M4W 1E5 E. S. Jackson, Chief Agent	Life (and as a discontinuing company in the following classes) Accident and Sickness.
Maplex General Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 C. A. Blair, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Marine Indemnity Insurance Company of America, 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Maritime Insurance Company Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 P. F. Atkinson, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company, 25 Overlea Boulevard, Suite 350, Toronto, Ontario M4H 1B4 D. A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 G. E. Goodchild, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company, 620 Gordon Baker Road, Willowdale, Ontario M2H 3B4 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Massachusetts Indemnity and Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Accident and Sickness.
Massachusetts Mutual Life Insurance Company, c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company of Canada, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 D. M. Batten, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety Insurance (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company Limited, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 I. C. Michie, Chief Agent (Life Business) D. M. Batten, Chief Agent (General Business)	Workmen's Compensation, Life, Property, Accident and Sickness, Aircraft, Marine, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie), 99 Bank Street, Ottawa, Ontario K1P 5A3 Charles N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Midland Insurance Company, Riddell, Stead and Company, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Automobile and Inland Transportation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Ministers Life and Casualty Union, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Minnesota Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life.
The Missisquoi and Rouville Insurance Company, 10 Duke Street West, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Monarch Life Assurance Company, 604-200 Consumers Road, Willowdale, Ontario M2J 4P4 P. Angelini, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company, 44 King Street West, Suite 2400, Toronto, Ontario M5H 1G9 W. S. Walton, Q.C., Chief Agent	Life, Accident and Sickness.
MONY Life Insurance Company of Canada, 1500 North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 J. T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
The Mortgage Insurance Company of Canada, P.O. Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4 R. T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation, 1125B Leslie Street, Don Mills, Ontario M3C 2K4 S. G. Stoker, Chief Agent	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Liability and Surety.
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft), (Non-Life Branch), Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Munich Reinsurance Company of Canada, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Workmen's Compensation, Property, Accident and Sickness, Aircraft, Automobile, Marine, Boiler and Machinery, Credit, Fidelity, Hail, Liability and Surety (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, Ontario N2J 4C5 J. H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 Miss Helen Kennedy, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance), 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
Mutuelle Générale Française Accidents, 55 University Avenue, Suite 1200, Toronto, Ontario Alistair H. Ross, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
National Employers Mutual General Insurance Association Limited, Suite 800, 65 Queen Street West, Toronto, Ontario M5H 2H6 H. A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.
National Fidelity Life Insurance Company, 199 Bay Street, 5th Floor, Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada. 522 University Avenue, Toronto, Ontario M5G 1Y7 C. T. P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada, c/o Reinsurance Management Company of Canada, Inc., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 A. H. Ross, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Nationwide Mutual Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Liability, Marine and Property (limited to contracts of reinsurance).
New England Mutual Life Insurance Company, c/o Tory, Tory, DesLauriers and Binnington, Royal Bank Plaza, P.O. Box 20, Toronto, Ontario M5J 2K1 B. W. Shields, Chief Agent	Life, Accident and Sickness.
New Hampshire Insurance Company, Suite 1000, 55 University Avenue, Toronto, Ontario M5J 1H7 James E. Smith, Chief Agent	Automobile, Liability and Property.
The New India Assurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New York Life Insurance Company, 443 University Avenue, Toronto, Ontario M5G 1T8 Harold G. Folliott, Chief Agent	Life, Accident and Sickness.
The New Zealand Insurance Company, Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Fidelity, Marine, Property and Surety.
Niagara Fire Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability, Property and Surety.
New Rotterdam Insurance Company, c/o Simcoe Erie Investors, Limited, P.O. Box 2018, 786 King Street East, Hamilton, Ontario L8N 3S3 John C. Stradwick, Jr., Chief Agent	Liability and Property (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
lorman Insurance Company Limited, 85 Richmond Street West, Toronto, Ontario M5H 2C9 J. B. M. Murray, Chief Agent	Aircraft, Automobile, Liability, Marine, Property and Surety.
lorth American Company for Property and Casualty Insurance, 2 St. Clair Avenue West, Toronto, Ontario M4V 1L8 T. P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
Jorth American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario M5H 1R1 D. W. Pretty, Chief Agent	Life, Accident and Sickness.
Jorth American Life and Casualty Company, Suite 1500, North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. D. Russel, Chief Agent	Life, Accident and Sickness.
Jorth American Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Jorth American Reinsurance Corporation, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 G. E. P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance.)
The Northern Life Assurance Company of Canada, 380 Wellington Street, London, Ontario N6A 4G3 G. L. Bowie, Chief Agent	Life, Accident and Sickness.
Northumberland General Insurance Company, P.O. Box 247, Toronto-Dominion Centre, Toronto, Ontario M5K 1J5 Diarmuid M. Hogan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The North Waterloo Farmers Mutual Insurance Company, P.O. Box 397, Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada, c/o Beard, Winter, Gordon, 200 University Avenue, 4th Floor, Toronto, Ontario G. T. Wakabayashi, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Norwich Union Fire Insurance Society, Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Norwich Union Life Insurance Society, 60 Yonge Street, Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.
Norwich Winterthur Reinsurance Corporation Limited, c/o Reinsurance Management of Canada, Inc., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 M. W. Donald, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
O	
Occidental Life Insurance Company of California, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life, Accident and Sickness.
Occidental Life Insurance Company of Canada, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life.
Old-Republic Insurance Company, 795 King Street East, P.O. Box 557 Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company, 795 King Street East, P.O. Box 557, Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy."
Olympic Insurance Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 T. J. Gonsalves, Chief Agent	Fire (limited to Personal Property), Automobile, Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property).
The Omaha Indemnity Company, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ontario Motorist Insurance Company, 2 Carlton Street, Toronto, Ontario M5B 1J4 N. D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Liability and Property Insurance.
Ontario Mutual General Insurance Company, Main Street, P.O. Box 250, Grand Valley, Ontario L0N 1G0 D. T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
The Orion Insurance Company, Limited, P.O. Box 144, Toronto-Dominion Centre, Toronto, Ontario M5K 1M9 J. R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Otter Dorechester Mutual Insurance Company, P.O. Box 489, Norwich, Ontario N0J 1P0 R. G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
Pacific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee (limited to Fidelity), Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Pafco Insurance Company, Limited, 60 Yonge Street, M5E 1H7 William G. Star, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
La Paix General Insurance Company of Canada, 211 Rideau Street, Suite 200, Ottawa, Ontario K1N 5X8 R. G. Bertrand, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Pan American Family Insurance Corporation, 365 Bay Street, Suite 1000, Toronto, Ontario M5H 2V3 D. G. Lash, Chief Agent c/o Blaney, Pasternack, Smela & Watson	Life, Accident and Sickness.
The Paul Revere Life Insurance Company, P.O. Box 5044, Burlington, Ontario J. C. Davey, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Company, Limited, 180 Bloor Street West, Suite 201, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd)

LICENCED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Penn Mutual Life Insurance Company, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 S. Thom, Chief Agent	Life, Accident and Sickness.
Pennsylvania Life Insurance Company, c/o McLean, Lyons and Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent	Life, Accident and Sickness.
The Personal Insurance Company of Canada, 701 Evans Avenue, Suite 709, Etobicoke, Ontario M9C 1A3 H. P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company, 210 Water Street, Stratford, Ontario N5A 6V3 K. V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
PHF Life Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J7 Jules N. Drouin, Chief Agent	Life, Accident and Sickness.
Philadelphia Manufactuers' Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Philadelphia Reinsurance Corporation, 55 University Avenue, Suite 800, Toronto, Ontario M5J 2K4 N. S. Reid, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine and Property (limited to the business of reinsurance).
Phoenix Assurance Company, Limited, P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada, P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.), 400 University Avenue, 18th Floor, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Phoenix Mutual Life Insurance Company, 165 University Avenue, Suite 900, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company, Suite 3000, 390 Bay St., Toronto, Ontario M5H 2Y2 Ian W. Outerbridge, Q.C., Chief Agent	Life.
Pilot Insurance Company, 90 Eglinton Avenue West, Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Pitts Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness and Theft.
Pitts Life Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Life, Accident and Sickness.
Pohjolda Insurance Company Ltd., (La Compagnie d'Assurance Pohjola Ltée.), Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).
The Portage la Prairie Mutual Insurance Company, P.O. Box 2145, Station B, 103 Lakeshore Road, North End Plaza, Suite 202, St. Catharines, Ontario L2M 6P5 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company, 199 Bay Street, 4th Floor, Toronto, Ontario M5J 1L4 W. L. Moynihan, Chief Agent	Automobile.
Presbyterian Ministers' Fund, 40 Wynford Drive, Suite 310, Don Mills, Ontario M3C 1J5 K. G. Clarke, Chief Agent	Life.
Les Prevoyants du Canada, (The Canadian Provident), 1 First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Les Prevoyants du Canada, (Fonds de Pension), 1 First Canadian Place, Suite 2500, Toronto, Ontario M5X 1A9 Arthur S. Labatt, C.A., Chief Agent c/o Bolton, Tremblay and Company	Life (limited to pension fund contracts).
Principal Life Insurance Company of Canada, 250 University Avenue, Toronto, Ontario W. C. Campbell, Chief Agent	Life.
Protection Mutual Insurance Company, Suite 1201, Manulife Centre, 55 Bloor Street West, Toronto, Ontario M4W 3K2 R. I. McNicol, Chief Agent	Property, Boiler and Machinery.
Providence Washington Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 N. C. March, Chief Agent	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, Ontario N6A 4M5 A. D. Murray, Chief Agent	Life, Accident and Sickness (limited to the writing of policies issued to creditors in respect of the lives of debtors and the Company may use the name "The Patriot Life Insurance Company" in the transaction of its business in Ontario).
The Provident Assurance Company, (La Prevoyance Compagnie d'Assurances), c/o McLean, Lyons & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Mortgage, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer), Weather and Workmen's Compensation (as a discontinuing Company).
Provident Life and Accident Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
The Prudential Assurnace Company Limited (of England) 141 Adelaide Street West, Suite 610, Toronto, Ontario M5H 3L9 F. J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property, Surety and Workmen's Compensation.
The Prudential Insurance Company of America, 4 King Street West, Toronto, Ontario M5H 1B7 W. J. D. Lewis, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Prudential Reinsurance Company, P.O. Box 116, Toronto-Dominion Centre, Toronto, Ontario M5K 1G8 T. D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
Quebec Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
QBE Insurance Limited, c/o Phillips & Phillips, 65 Queen Street West, Suite 600, Toronto, Ontario M5H 2H6 Howard Phillips, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
R	
The Reinsurance Corporation of New York, Coopers & Lybrand, York Centre, 145 King Street West, Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company, P.O. Box 557, 795 King Street East, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company, 100 University Avenue, Toronto, Ontario M5J 1W1 R. J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety Insurance.
Retail Lumbermen's Inter-Insurance Exchange, 400 Union Tower Building, 191 Lombard Avenue, Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
The Retail Lumbermen's Mutual Fire Insurance Company, 365 Bay Street, Toronto, Ontario M5H 2V1 C. R. MacMillan, Q.C., Chief Agent	Fire.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Royal Exchange Assurance of America, Inc., 48 Yonge Street, Suite 1060, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Property and Marine.
Royal General Insurance Company of Canada, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Royal Insurance Company of Canada, 40 Scott Street, Toronto, Ontario M5E 1L5, J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Insurance Company Limited, 40 Scott Street, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Life.
S	
Safeco Insurance Company of America, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Safeco Life Insurance Company, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.
St. Paul Fire and Marine Insurance Company, 55 University Avenue, Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Scottish & York Insurance Co. Limited, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, (excluding Machinery), Fidelity, Hail, Liability, Marine, Property and Surety.
Seaboard Life Insurance Company, #1112-111 Richmond Street West, Toronto, Ontario T. H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Liability, Marine and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representatives of Insurers in Ontario	Classes of Insurance
Security Mutual Casualty Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Security National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent	Property, Accident and Sickness.
Sentry Insurance A Mutual Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company, 786 King Street East, Hamilton, Ontario L8N 3S3 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company, Suite 1600, 55 University Avenue, Toronto, Ontario M5J 2H7 P. W. G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Societa Italiana Assicurazioni Trasporti ("SIAT"), c/o Canadian International Marine Underwriters Limited, 15 Toronto Street, 8th Floor, Toronto, Ontario M5C 2E3 P. E. Goldbaum, Chief Agent	Marine.
Société Commerciale de Reassurance, 55 University Avenue, Suite 300, Toronto, Ontario M5J 2H7 P. Croizat, Chief Agent	Life, Property, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company, 1320 Yonge Street, Toronto, Ontario M4T 1X8 D. J. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety Insurance.
The Sovereign Life Assurance Company of Canada, 1320 Yonge Street, Toronto, Ontario M4T 1X8 J. H. Walsh, Chief Agent	Life.
The Standard Life Assurance Company, 44 Eglinton Avenue West, Toronto, Ontario M4R 1A1 B. H. Spurr, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Standstead & Sherbrooke Insurance Company, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. MacKenzie, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America, Suite 900, 165 University Avenue, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand International Reinsurance Company Ltd., 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Generales Strathcona), 331 Cooper Street, Suite 500, Ottawa, Ontario K2P 0G5 P. Titley, Chief Agent	Liability and Property.
Sun Alliance Insurance Company, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, Ontario M5E 1G8 E. A. W. Paterson, Chief Agent	Life.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sun Life Assurance Company of Canada, 200 University Avenue, Toronto, Ontario M5H 3C7 H. W. Gustafson, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A Napper, Chief Agent	Marine and as a discontinuing company in the following classes: Automobile, Liability and Property.
Symons General Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine and Property.
T	
Teachers Insurance and Annuity Association of America, 165 University Avenue, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited, P.O. Box 4024, Station A, Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Toronto General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, Ontario M4V 2Y3 J. T. English, Chief Agent	Life.
Traders General Insurance Company, 170 University Avenue, Toronto, Ontario M5W 1K4 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Transamerica Insurance Company, 2180 Yonge Street, Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Transport Indemnity Company, 165 University Avenue, Suite 900, Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company, 250 Bloor Street East, Suite 1201, Toronto, Ontario M4W 3K8 B. A. McDonald, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Property, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Surety.
The Travelers Insurance Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange, 145 King Street West, Toronto, Ontario M5K 1V8 D. H. Aitkins, Chief Agent	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unigard Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Union Marine and General Insurance Company, Limited, 439 University Avenue, P.O. Box 219-A, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Inland Transportation and Marine (as a discontinuing company).

LICENCE REGISTERS (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Union Mutual Life Insurance Company, (L'Union Mutuelle Compagnie d'Assurance Vie), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent	Life, Accident and Sickness.
Union Reinsurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability, Marine and Property (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company, Suite 64, 1262 Don Mills Road, Don Mills, Ontario M3B 2W7 Mrs. Helen E. V. Lewis, Chief Agent	Life, Accident and Sickness.
United Benefit Life Insurance Company, 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company, 155 University Avenue, 8th Floor, Toronto, Ontario M5H 3B7 D. J. Reid, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation.
The United Provinces Insurance Company, 359 Kent Street, Suite 405, Ottawa, Ontario K2P 0R6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
United States Fire Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company, 111 Avenue Road, Suite 300, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Upper Canada Insurance Company, Suite 710, 67 Yonge Street, Toronto, Ontario M5E 1J8 Tom Hanson, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Utica Mutual Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Liability, Property and Surety.
The Victory Insurance Company, Limited, (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited, (Non-Life Branch), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company, Suite 900, 105 Adelaide Street West, Toronto, Ontario M5H 1R3 J. F. Perrett, Q.C., Chief Agent	Life, Accident and Sickness.
The Waterloo Mutual Insurance Company, 14 Erb Street West, Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Boiler), Employers' Liability, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Wawanesa Mutual Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Wawanesa Mutual Life Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Western Assurance Company, 40 Scott Street, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Western General Mutual Insurance Company, Box 37, Woodstock, Ontario N4S 7W6 C. D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company, 105 Main Street East, P.O. Box 67 Hamilton, Ontario L8N 3B3 F. C. Few, Chief Agent	Life and Accident and Sickness Insurance (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company, c/o Morris & MacKenzie Ltd., 1901 Yonge Street, Toronto, Ontario M4S 2Z1 A. W. Robinson, Chief Agent	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited, Royal Bank Plaza, P.O. Box 26, Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Liability, Property and Surety.
York Fire & Casualty Insurance Company, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 W. R. Bryce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 H. J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, Ontario M5H 3C3 R. N. Mackintosh, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company, R.R. #2, Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Amherst Island Mutual Fire Insurance Company, R.R. #1, Stella, Ontario K0H 2S0 Mrs. Marie Ward, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of the Corporations Act.
The Ayr Farmers' Mutual Fire Insurance Company, P.O. Box 159, Ayr, Ontario N0B 1E0 D. R. Elmes, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company, P.O. Box 1460, Picton, Ontario K0K 2T0 A. R. Stickle, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Bertie and Clinton Mutual Fire Insurance Company, Box 17, Fenwick, Ontario L0S 1C0 F. A. Legg, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Blanshard Mutual Fire Insurance Company R.R. #1, St. Marys, Ontario N0M 2V0 William E. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Brant Mutual Fire Insurance Company, 207 Greenwich Street, Brantford, Ontario N3S 2X7 L. E. Knill, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
C	
Caradoc Delaware Mutual Fire Insurance Company, R.R. #5, Mt. Brydges, Ontario N0L 1W0 D. Cobban, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Cayuga Mutual Fire Insurance Company, Box 204, Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Culross Mutual Fire Insurance Company, Box 173, Teeswater, Ontario N0G 2S0 R. K. Lamont, Chief Agent	

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
D	
Downie Mutual Fire Insurance Company, R.R. #5, Stratford, Ontario N5A 6S6 E. C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Dufferin Mutual Fire Insurance Company, P.O. Box 117, Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Dumfries Mutual Fire Insurance Company, 32 Thorne Street, Cambridge, Ontario N1R 1S5 G. L. Welsh, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
E	
East Williams Mutual Fire Insurance Company, R.R. #3, Kerwood, Ontario N0M 2B0 Wilson McNab, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Ekfrid Mutual Fire Insurance Company, 64 Thames Street, Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Elma Mutual Fire Insurance Company, Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Erie Mutual Fire Insurance Company, Box 100, Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
F	
Farm Mutual Reinsurance Plan Inc., P.O. Box 3428, 2445 Eagle St. North, Cambridge, Ontario N3H 4T3 Bruce Bird, Chief Agent	Automobile, Hail, Liability and Property (limited to contracts of reinsurance).
Farmers' Mutual Fire Insurance Company (Lindsay), 12-16 Peel Street, P.O. Box 28, Lindsay, Ontario K9V 4R8 D. R. MacKay, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Formosa Mutual Fire Insurance Company, Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS (Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Germania Farmers' Mutual Fire Insurance Company, Ayton, Ontario N0G 1G0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Glengarry Farmers' Mutual Fire Insurance Company, Box 159, Alexandria, Ontario K0C 1A0 A. J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Grenville Patron Mutual Fire Insurance Company, P.O. Box 10, Spencerville, Ontario K0E 1X0 H. R. McGrath, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Grey & Bruce Mutual Fire Insurance Company, Box 658, 262 10th Street, Hanover, Ontario N4N 1P1 A. D. McArthur, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
H	
Halwell Mutual Fire Insurance Company, 812 Woolwich Street, P.O. Box 60, Guelph, Ontario N1H 6J6 K. M. Forsythe, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Hamilton Township Farmers' Mutual Fire Insurance Company, Box 210, 203 Durham Street, Cobourg, Ontario K9A 4K5 Mrs. Joan Grills, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169(13) of the Corporations Act.
Hay Township Farmers' Mutual Fire Insurance Company, Box 130, Zurich, Ontario N0M 2T0 J. R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Howard Mutual Fire Insurance Company, P.O. Box 398, Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Howick Farmers' Mutual Fire Insurance Company, Box 2, Wroxeter, Ontario N0G 2X0 R. C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
K	
Kent and Essex Farmers' Mutual Fire Insurance Company, Box 356, Chatham, Ontario N7M 5K4 E. W. Smale, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
L	
Lambton Mutual Fire Insurance Company, Box 520, Watford, Ontario N0M 2S0 E. Blake Perry, Chief Agent	Liability (excluding Workmen's Compensation and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Lanark County Farmers' Mutual Fire Insurance Company, 16 West Gore Street, Perth, Ontario K7H 2L6 W. H. Shaw, Chief Agent	Automobile, Liability (excluding Workman's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Lennox and Addington Mutual Fire Insurance Company, Box 174, Napanee, Ontario K7R 3M3 G. D. E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Lobo Mutual Fire Insurance Company, R.R. #6, Strathroy, Ontario N7G 3H7 J. A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
London Township Mutual Fire Insurance Company, R.R. #6, London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
M	
McGillivray Mutual Fire Insurance Company, P.O. Box 149, Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
McKillop Mutual Fire Insurance Company, Box 819, Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject of section 169 (13) of The Corporations Act.
N	
Norfolk Mutual Fire Insurance Company, 26 Colborne Street North, Simcoe, Ontario, N3Y 3T9 Mrs. M. Bannerman, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FIRE)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
North Blenheim Farmers' Mutual Fire Insurance Company, Box 80, Bright, Ontario N0J 1B0 M. A. Lambert, Chief Agent	Automobile, Hall, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
North Kent Mutual Fire Insurance Company, P.O. Box 478, Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
O	
Oxford Mutual Fire Insurance Company, Box 430, Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
P	
Peel Mutual Fire Insurance Company, 103 Queen Street West, Brampton, Ontario L6Y 1M3 B. E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Peel and Maryborough Mutual Fire Insurance Company, Box 190, Drayton, Ontario N0G 1P0 D. R. MacIntyre, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
The Prescott Mutual Fire Insurance Company, P.O. Box 280, Alfred, Ontario K0B 1A0 J. M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
S	
South Easthope Farmers' Mutual Fire Insurance Company, Box 33, Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
T	
Townsend Farmers' Mutual Fire Insurance Company, Box 1030, Waterford, Ontario N0E 1Y0 L. D. Simington, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
U	
Usborne and Hibbert Mutual Fire Insurance Company, Box 423, Exeter, Ontario N0M 1S0 W. D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—(Cont'd)

(FARMERS' MUTUAL FUND)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Wabisa Mutual Fire Insurance Company, P.O. Box 55, Jarvis, Ontario N0A 1J0 R. H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
West Elgin Mutual Fire Insurance Company, Box 130, Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
West Wawanosh Mutual Fire Insurance Company, Dungannon, Ontario N0M 1R0 Stephen B. Whitney, Chief Agent	
The Westminster Mutual Fire Insurance Company, P.O. Box 187, Dorchester, Ontario N0L 1C0 Mrs. Norah Harding, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.
Y	
The Yarmouth Mutual Fire Insurance Company, 51 William Street, St. Thomas, Ontario N5R 3H3 Miss D. V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property subject to the limitations of section 169 (13) of The Corporations Act.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society, Suite #1116, 415 Yonge Street, Toronto, Ontario, M5B 2E7 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers, 725 The Queensway, Toronto, Ontario M8Y 1L4 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie), Box 850, Brantford, Ontario N3T 5S3 J. N. Elder, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society, 250 Villiare Avenue, Windsor, Ontario N8S 2J2 L. M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League, 61 Golden Boulevard West, Welland, Ontario L3B 1H5 J. P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World, 8 Wilson Street West, Perty, Ontario K7H 2M5 William A. Warren, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society, 77 Metcalfe Street, Suite 308, Ottawa, Ontario K1P 5L6 T. E. Killeen, Chief Agent	Life.
The Commercial Travellers' Association of Canada, 17 Dundonald Street, Toronto, Ontario M4Y 1K5 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A., P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Electrical Worker's Benefit Association, 45 Sheppard Avenue East, Suite 401, Willowdale, Ontario M2N 5Y1 K. G. Rose, Chief Agent	Life.
F	
The First Catholic Slovak Ladies Association of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life.
First Catholic Slovak Union of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal), 304 The East Mall, Suite 707, Islington, Ontario M9B 6E2 R. Bruce Ingram, Chief Agent	Life.
G	
The Grand Orange Lodge of British America, 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5 D. A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America, 204-3 Leslie Street, Brampton, Ontario L6X 2J2 L. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters, 789 Don Mills Road, Don Mills, Ontario M3C 1T9 B. C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus, 153 Dundas Street West, Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Labour Zionist Alliance, Suite 941, 1010 St. Catherine Street West, Montreal, Quebec H3B 3R7 J. B. Bobrove, Q.C., Chief Agent	Life, Accident and Sickness (limited to the servicing of policies issued prior to March 31, 1978).
Lutheran Life Insurance Society of Canada, Marsland Centre, 12th Floor, Waterloo, Ontario N2J 4G4 H. A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund, 590 Jarvis Street, Toronto, Ontario M4Y 2J5 Ian J. Marr, Chief Agent	Life.
N	
National Fraternal Society of the Deaf 49 Frey Crescent, Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association, P.O. Box 234, Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 O.S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society, 60 Mobile Drive, Toronto, Ontario M4A 2P3 F. C. French, Chief Agent	Sickness.
The Order of Italo-Canadians, 495 Highcroft Avenue, Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of, Royal Bank Building, 32 James Street South, Hamilton, Ontaro L8P 2Y1 J. B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
Serb National Federation, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5J 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Scotland Benevolent Association, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 R. J. Bell, Chief Agent	Life and Sickness.
U	
Ukraninian Fraternal Association (of America), 1699 Dundas Street West, Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that words "of America" will be used in conspicuous relation to the name "Ukraninian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukraninian Fraternal Society of Canada, 9 Henry Street, Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukraninian Mutual Benefit Association of St. Nicholas of Canada, 27 Leland Avenue, Toronto, Ontario M8Z 2X6 P. Iwachiw, Chief Agent	Life, Accident and Sickness.
Ukraninian National Aid Association of America, 140 Bathurst Street, Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukraninian National Association, Inc., UNA Canadian Office, 18 Leland Avenue, Toronto, Ontario M8Z 2X5 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
Union of Canada Life Insurance, 325 Dalhousie Street, Ottawa, Ontario K1N 8R7 P. Duchaine, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of, 2 Echo Place, London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Workers Benevolent Association of Canada, 300 Bathurst Street, Toronto, Ontario M5T 2S3 N. Hrynchyshyn, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle, 471 Lawrence Avenue West, Toronto, Ontario M5M 1C6 B. Litman, Chief Agent	Life Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
rmy and Navy Veterans Society of Hamilton, Her Majesty's, 96-98 McNab Street North, Hamilton, Ontario L8B 2M1 G. H. Norton, Secretary	Sick and Funeral Benefits,
B	
led Mutual Benefit Society, 50 Violet Drive, Apt. 1107, Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits,
order Cities Italian Club Mutual Benefit Society, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
rantford Hungarian Mutual Benefit Society, 3 Kent Road, Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
rantford Polish Mutual Benefit & Friendly Society, 154 Pearl Street, Brantford, Ontario N3T 3P4 T. Wiacek, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society, 36 Brantley Crescent, Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits,
Canadian Pacific Expressmen's Sick Benefit Association, c/o Can. Pac. Express, Obico Terminal, 30 Newbridge Road, Toronto, Ontario M8Z 2L7 R.R. Weatherbee, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society, 6040 Bathurst Street, Apt. 804, Willowdale, Ontario M2R 2A1 E. Pinkus, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society, 326 Wilson Avenue, Downsview, Ontario M3H 1S9 M. Bilman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Goodwill Mutual Benefit Society, 64 Colgate Avenue, Toronto, Ontario M4M 1N7 M. Clark, Secretary	Sick and Funeral Benefits.
Grand Order of Israel Benefit Society, 32 Purvis Drive, Hamilton, Ontario L8S 2S1 J. Taylor, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society, 31 Grande Avenue, Stoney Creek, Ontario L8G 2C9 S. Mazur, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society, 518 Fairlawn Avenue, Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society, 272 Codsell Avenue, Downsview, Ontario M2N 1L8 L. Hacker, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation, 214 Beverley Street, Toronto, Ontario M5T 1Z3 J. Koronyi, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton 112 Bond Street North, Hamilton, Ontario M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone, 223 Bell Street, Port Colborne, Ontario L3K 1J2 Michele De Angelis, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur, P.O. Box 2361, Thunder Bay P, Ontario P7B 3B7 J. Sabatini, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society, 3425 Bathurst Street, Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
J	
ıdean Benevolent and Friendly Society, 42 Reiner Road, Downsview, Ontario M3H 2L2 M. Davis, Secretary	Sick and Funeral Benefits.
K	
ıieltzer Sick Benefit Society of Toronto, 164 Cocksfield Avenue, Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
ıagover Mutual Benefit Society, 125 Sultana Avenue, Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
ıinitzer Sick Benefit Society, 34 Carscadden Drive, Apt. 510, Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
ıodzer Centre Mutual Benefit Society 35 Canyon Avenue, Apt. 1911, Downsview, Ontario K. Damchi, Secretary	Sick and Funeral Benefits.
M	
Maclean-Hunter Printing Division Mutual Benefit Society, 4601 Yonge Street, Willowdale, Ontario M2N 5L9 R. Wooldridge, Secretary	Sick and Funeral Benefits.
The Marconi Mutual Benefit Society of Hamilton, 255 Balmoral Avenue North, Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
Massey-Harris Company Verity Works Sick and Funeral Mutual Benefit Association, R.R. #1, Mount Pleasant, Ontario N0E 1K0 Harvey Childerhose, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society, 10 Ridgevale Drive, Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of, Odd Fellows Temple, 310 O'Connor Drive, Toronto, Ontario M4J 2T9 R. E. Yager, Secretary	Sick and Funeral Benefits.
Order of Sons of Italy of Ontario Mutual Benefit Society, 190 Arlington Avenue, Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	
Ostrowetz Independent Mutual Benefit Society, 14 Viewmount Avenue, Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society, 6200 Bathurst Street, Apt. 110, Willowdale, Ontario M2R 2A3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada, 1638 Bloor Street West, Toronto, Ontario M6P 1A7 Mrs. H. Walczak, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society, 288 Roncesvalles Avenue, Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society, 59 Lissom Crescent, Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society, 18 Reiner Road, Downsview, Ontario M3H 2K9 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa, 1261 Sherman Drive, Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ocieta Italiana di Mutuo Soccorso Guglielmo Marconi, 450 Albert Street West, Sault Ste. Marie, Ontario P6A 1C3 F. Fata, Secretary	Sick and Funeral Benefits.
ons and Daughters of Canadian Lithuanian Mutual Benefit Society, 200 Burndale Avenue, Willowdale, Ontario M2N 1T3 C. Narush, Secretary	Sick and Funeral Benefits.
ons of Jacob Benevolent Society, 18 Ellendale Drive, Scarborough, Ontario M1P 1N2 M. Kadis, Secretary	Sick and Funeral Benefits.
t. Boniface Benefit Society, 96 Shanley Street, Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.
t. Joseph Aid Society of Formosa, Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society, 100 Grandravine Drive, Downsview, Ontario M3J 1B4 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society, 103 McGillivray Avenue, Toronto, Ontario M5M 2Y5 A. Leibovitch, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society, 27 Fontainbleau Drive, Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association, 37 Bayhampton Court, Downsview, Ontario M3H 5L5 P. Ulster, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society, 585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES (Cont'd)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
V	
Vitese Mutual Benefit Society, 32 Coral Gable Drive, Weston, Ontario M9M 1N9 J. Parisi, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association, 21 Dellbank Road, Downsview, Ontario M3H 4M9 R. Tencer, Secretary	Sick and Funeral Benefits.
Wierzbniker Friendly Mutual Benefit Society, 718 Wilson Avenue, Suite 301, Downsview, Ontario M3K 1E2 Irving Kleinberg, Secretary	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association, 40 Poinsetta Drive, Thornhill, Ontario L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.
Z	
Zion Benevolent Society, 129 Concord Avenue, Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 8—LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
he Non-Marine Underwriters, Members of Lloyd's, London, England, Winspear, Higgins, Stevenson & Co., P.O. Box 45, Toronto-Dominion Centre, Toronto, Ontario M5K 1N1 D. D. W. Irwin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.

OTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine nderwriters, Member of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be ublished by the Superintendent of Insurance in The Ontario Gazette, pursuant to the provisions of Section 8 of *The Ontario nsurance Act*, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's censed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are ot printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURERS

Assets, December 31, 1978

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna Life	850,000	19,078,842	1,752,466	17,334,932	1,211,194	.....	1,952,157	344,339	922,552	43,446,482	1
2	Assumption Mutual	1,925,000	44,610,558	1,472,545	29,693,037	1,245,818	1,922,213	2,642,498	680,812	1,912,388	86,104,869	2
3	Co-operators Life	.....	26,528,773	5,211,561	16,931,362	.....	.....	1,056,530	1,354,954	1,149,971	52,233,151	3
4	L'Economie Mutual	100,000	19,227,986	1,730,404	20,188,261	3,569,286	300,001	2,239,280	104,579	11,708,913†*	59,168,710	4
5	Empire Life	6,100,000	52,577,446	33,981,079	81,122,780	3,073,845	.....	11,380,336	87,956	16,307,674†	204,631,116	5
6	Gerling Global Life	2,622,960	14,291,356	849,088	19,937,067	750,000	.....	2,667,601	459,247	62,937,729	104,515,048	6
7	Industrial Life	.....	243,094,594	12,342,483	340,077,822	24,801,122	16,624,301	18,801,827	.....	48,083,030†	703,825,179	7
8	Laurentian Life	.....	49,124,889	9,824,453	87,233,614	639,185	20,311,638	9,024,995	533,811	14,888,471†	191,581,056	8
9	Pan American	350,000	1,657,024	.....	.....	.....	.....	.....	24,065	41,865	2,072,954	9
10	Les Prevoyants	61,042	34,295,791	11,589,155	48,181,205	1,428,011	1,310,243	4,924,556	879,513	4,440,786†	107,110,302	10
11	Seaboard Life	.....	2,901,932	5,944,564	8,271,133	.....	.....	567,708	8,072,610	3,994,607†	29,752,554	11
	Totals	12,009,002	507,389,191	84,697,798	668,971,213	36,718,461	40,468,396	55,257,488	12,541,886	166,387,986	1,584,441,421	

Liabilities, Capital and Surplus, December 31, 1978

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna Life	36,311,982	659,285	1,896,160	317,162	134,485	39,319,074	210,000	500,000	3,417,408	43,446,482	1
2	Assumption Mutual	65,224,597	327,542	6,748,854	198,284	4,121,433	76,620,710	2,913,014	.....	6,571,145	86,104,869	2
3	Co-operators Life	38,542,624	260,963	8,272,010	160,998	545,926	47,782,521	1,848,000	250,000	2,352,630	52,233,151	3
4	L'Economie Mutual	40,050,490	1,161,397	3,739,458	345,722	10,868,260†*	56,165,327	100,627	.....	2,902,756	59,168,710	4
5	Empire Life	157,231,339	2,773,826	9,210,022	583,040	19,673,704†	189,471,931	3,000,000	704,528	11,454,657	204,631,116	5
6	Gerling Global Life	88,399,625	3,251,739	1,490,065	327,704	3,986,371	97,455,504	238,992	2,100,000	4,720,552	104,515,048	6
7	Industrial Life	585,216,735	8,123,975	33,599,317	1,637,259	32,934,451†	661,511,737	6,000,000	.....	36,313,442	703,825,179	7
8	Laurentian Life	152,749,831	3,441,403	6,144,224	2,933,512	15,105,230†	180,374,200	2,000,000	.....	9,206,856	191,581,056	8
9	Pan American	5,898	.....	.....	10,043	121,315	137,256	.....	2,000,000	*−64,302*	2,072,954	9
10	Les Prevoyants	89,262,341	3,013,689	4,194,174	1,073,334	4,326,727†	101,870,265	.....	350,000	4,890,037	107,110,302	10
11	Seaboard Life	11,918,919	3,953,527	2,242,459	636,998	5,021,391†	23,773,294	66,977	1,085,046	4,827,237	29,752,554	11
	Totals	1,264,914,381	26,967,346	77,536,743	8,224,056	96,839,293	1,474,481,819	16,377,610	6,989,574	86,592,418	1,584,441,421	

†Includes segregated funds.

*Includes $8,772,319 applicable to pension fund.

1. LIFE INSURERS

Surplus Account for the Year 1978

	Name of Company	Balance Jan. 1, 1978	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec. 31, 1978	
		$	$	$	$	$	$	$	$	
1	Aeterna Life	3,317,115	648,195	.....	.....	500,000	.....	47,902	3,417,408	1
2	Assumption Mutual	6,627,784	575,339	*−35,268*	*−980,980*	.....	384,270	.....	6,571,145	2
3	Co-operators Life	1,917,847	1,257,283	.....	*−800,000*	22,500	.....	.....	2,352,630	3
4	L'Economie Mutuelle	2,519,843	48,236	227,820	.....	.....	153,857	47,000	2,902,756	4
5	Empire Life	9,271,562	2,420,728	.....	.....	154,996	.....	82,637	11,454,657	5
6	Gerling Global Life	4,081,482	1,519,312	.....	91,748	735,000	.....	236,990	4,720,552	6
7	Industrial Life	32,656,330	10,000,749	*−5,670,685*	*−450,000*	.....	.....	222,952	36,313,442	7
8	Laurentian Life	7,821,754	1,607,972	*−109,871*	.....	.....	177,073	290,072	9,206,856	8
9	Les Prevoyants	3,389,240	889,370	*−46,380*	880,287	94,500	105,524	233,504	4,890,037	9
10	Pan American	.....	*−55,413*	.....	.....	.....	.....	8,889	*−64,302*	10
11	Seaboard Life	3,682,905	1,455,101	.....	*−44,908*	269,911	4,050	.....	4,827,237	11
	Totals	75,285,862	20,366,872	*−5,634,384*	*−1,303,853*	1,776,907	824,774	1,169,946	86,592,418	

Exhibit of Insurance Policies — Inside Canada (Direct)

	Name of Company	In Force, January 1, 1978			New Effected 1978			In Force December 31, 1978			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna Life	385,101,670	9,735,529	394,837,199	66,521,417	1,560,000	68,081,417	428,934,636	9,800,600	438,735,236	1
2	Assumption Mutual	274,548,924	339,405,951	613,954,875	66,317,656	126,373,889	192,691,545	319,579,217	422,453,837	742,033,054	2
3	Co-operators Life	545,938,716	35,278,500	581,217,216	425,940,803	.....	425,940,803	623,285,555	.....	623,285,555	3
4	L'Economie Mutual	316,931,473	635,794,101	952,725,574	51,404,594	22,051,673	73,456,267	342,107,210	687,334,540	1,029,441,750	4
5	Empire Life	1,316,512,334	585,648,769	1,902,161,103	304,786,354	23,125,500	327,911,854	1,458,572,824	561,521,901	2,020,094,725	5
6	Gerling Global Life	234,916,979	8,076,813	242,993,792	58,833,791	.....	58,833,791	269,716,931	9,491,996	279,208,927	6
7	Industrial Life	2,917,365,997	1,893,996,148	4,811,362,145	714,345,242	105,538,448	819,883,690	3,398,142,587	1,630,083,672	5,028,226,259	7
8	Laurentian Life	1,445,073,343	656,696,442	2,101,769,785	259,372,970	229,362,071	488,735,041	1,572,999,529	844,146,515	2,417,146,044	8
9	Les Prevoyants	696,385,549	449,432,434	1,145,817,983	145,772,108	195,424,387	341,196,495	780,384,732	689,348,804	1,469,733,536	9
10	Pan American	.....	.....	.....	14,827	.....	14,827	14,504	.....	14,504	10
11	Seaboard Life	102,543,438	585,261,581	687,805,019	40,404,224	46,732	40,450,956	121,889,929	688,783,444	810,673,373	11
	Totals	8,235,318,423	5,199,326,268	13,434,644,691	2,133,713,986	703,482,700	2,837,196,686	9,315,627,654	5,542,965,309	14,858,592,963	

Exhibit of Insurance Policies — Outside Canada (Direct)

1	Assumption Mutual	116,956,212	8,584,500	125,540,712	25,715,737	2,335,200	28,050,937	130,710,100	9,400,300	140,110,400	1
2	Les Prevoyants	1,783,580	.....	1,783,580	.....	.....	.....	1,753,238	.....	1,753,238	2
3	Seaboard Life	635,630	.....	635,630	.....	.....	.....	601,300	.....	601,300	3
	Totals	119,375,422	8,584,500	127,959,922	25,715,737	2,335,200	28,050,937	133,064,638	9,400,300	142,464,938	

I. LIFE INSURERS (cont'd.)

Income for the Year 1978*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna Life	7,747,443	.....	3,498,368	.....	37,546	11,283,357	10,635,162	648,195	8.91	1
2	Assumption Mutual	14,712,745	300,887	6,916,096	389,264	227,442	22,546,434	21,971,095	575,339	9.07	2
3	Co-operators Life	11,407,473	97,856	4,374,999	11,904	128,454	16,020,686	14,763,403	1,257,283	9.70	3
4	L'Economie Mutual	13,770,662	14,230	3,670,364	*−19,441*	26,443	17,462,258	17,414,022	48,236	8.35	4
5	Empire Life	35,637,474	20,036	14,424,798	3,926,457	622,577	54,631,342	52,210,614	2,420,728	8.27	5
6	Gerling Global Life	18,026,914	47,146	5,462,702	63,021	15,322	23,615,105	22,095,793	1,519,312	6.21	6
7	Industrial Life	110,009,147	.....	55,835,226	2,785,222	.....	168,629,595	158,628,846	10,000,749	9.06	7
8	Laurentian Life	39,347,197	105,165	14,308,440	627,510	351,045	54,739,357	53,131,385	1,607,972	8.70	8
9	Les Prevoyants	24,295,504	123,771	8,649,515	859,051	377,374	34,305,215	33,415,845	889,370	9.34	9
10	Pan American	7,398	.....	118,870	.....	.....	126,268	181,681	*−55,413*	8.40	10
11	Seaboard Life	13,009,634	.....	2,030,349	711,269	282,682	16,033,934	14,578,833	1,455,101	8.80	11
	Totals	287,971,591	709,091	119,289,727	9,354,257	2,068,885	419,393,551	399,026,679	20,366,872		

Expenditure for the Year 1978*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses Commission and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna Life	2,441,799	10,308	3,993,388	278,895	.....	3,320,590	100,182	490,000	10,635,162	1
2	Assumption Mutual	4,981,730	171,036	9,033,819	992,832	.....	5,806,311	985,067	300	21,971,095	2
3	Co-operators Life	2,865,460	53,422	6,137,675	2,075,088	.....	2,287,010	409,748	935,000	14,763,403	3
4	L'Economie Mutual	7,535,980	.....	3,630,506	1,493,489	.....	4,566,509	136,978	50,560	17,414,022	4
5	Empire Life	17,918,498	89,287	14,909,152	1,891,790	.....	14,034,848	3,193,039	174,000	52,210,614	5
6	Gerling Global Life	7,863,840	15,396	4,040,912	213,960	.....	6,376,234	3,519,907	65,544	22,095,793	6
7	Industrial Life	50,441,610	.....	67,578,338	6,873,589	704,420	27,745,805	5,295,226	*−10,142*	158,628,846	7
8	Laurentian Life	17,860,496	92,789	16,509,302	1,285,062	.....	14,832,034	2,523,607	28,095	53,131,385	8
9	Les Prevoyants	10,785,900	100,959	11,910,035	1,267,045	.....	7,997,980	1,228,926	125,000	33,415,845	9
10	Pan American	.....	.....	5,898	.....	.....	171,623	4,160	.....	181,681	10
11	Seaboard Life	5,520,352	2,275	1,421,796	951,828	.....	4,794,731	857,351	1,030,500	14,578,833	11
	Totals	128,215,665	535,472	139,170,821	17,323,578	704,420	91,933,675	18,254,191	2,888,857	399,026,679	

*Includes segregated funds.

I. LIFE INSURERS (concl.'d)

Segregated Funds as at December 31, 1978

	Name of Company	Assets						Liabilities						
		Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Expenses Due and Accrued	Funds Held for Policyholders			Trans. from Other Funds	Total Liabilities	
									Actuarial Reserves	Amounts on Deposit	Other			
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle ...	.....	838,570	.....	.....	.....	838,570	.....	.....	.....	838,570	.....	838,570	1
2	Empire Life	500,000	11,872,488	.....	155,181	22,157	12,549,826	6,275	10,762,303	299,287	1,178,413	303,548	12,549,826	2
3	Industrial Life	933,900	3,602,112	.....	33,249	25,377	4,594,638	.....	4,594,638	.....	.....	.....	4,594,638	3
4	Laurentian Life	1,639,044	520,975	2,820,694	134,841	133,261	5,248,815	21,200	535,025	.....	4,379,001	313,589	5,248,815	4
5	Les Prevoyants	92,100	1,797,029	.....	5,331	25,771	1,920,231	768	.....	813,293	1,106,170	.....	1,920,231	5
6	Seaboard Life	85,000	1,850,830	672,415	499,088	−5,975	3,101,358	.....	.....	3,101,358	.....	.....	3,101,358	6
	Totals	3,250,044	20,482,004	3,493,109	827,690	200,591	28,253,438	28,243	15,891,966	4,213,938	7,502,154	617,137	28,253,438	

Segregated Funds Revenue Account and Reconciliation of Funds for the Year 1978*

	Name of Company	Balance Jan. 1/78	Received from Policyholders	Transfers from Other Funds	Investment Income	Gain/Loss on Sale of Investments	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/78	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle ...	947,867	148,988	*−63,742*	2,771	.....	10,882	1,046,766	204,673	2,753	770	838,570	1
2	Empire Life	10,874,588	942,322	.....	592,174	422,981	2,128,119	14,960,184	2,341,148	69,431	6,054	12,543,551	2
3	Industrial Life	3,931,549	119,620	.....	251,992	21,837	618,939	4,943,937	320,168	20,782	8,349	4,594,638	3
4	Laurentian Life	3,724,240	1,992,474	*−551,561*	455,636	46,395	*−166,013*	5,501,171	189,322	76,719	7,515	5,227,615	4
5	Les Prevoyants	1,268,533	186,049	.....	82,917	135,262	254,116	1,926,877	.....	7,414	.....	1,919,463	5
5	Seaboard Life	2,360,197	488,983	.....	193,080	252,091	184,343	3,478,694	335,064	42,272	.....	3,101,358	6
	Totals	23,106,974	3,878,436	*−615,303*	1,578,570	878,566	3,030,386	31,857,629	3,390,375	219,371	22,688	28,225,195	

II. OTHER THAN LIFE

Assets, December 31, 1978

	Name of Company	Short-term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents'-Balances	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	.....	4,925,210	8,440,329	142,735	17,349	129,514	68,000	631,377	14,354,514	1
2	Anglo-Canada General Ins. Co.	.....	3,669,629	203,037	622,845	314,495	436,874	8,294	321,964	5,577,138	2
3	The Bay City General Ins. Co.	.....	6,276,553	1,454,085	.....	381,535	357,285	10,715	159,429	8,639,602	3
4	The Canadian Millers' Mutual Fire Ins. Co.	.....	938,045	160,000	.....	183,215	39,605	1,411	19,183	1,341,459	4
5	Canadian Universal Ins. Co. Ltd.	18,504,000	34,901,531	1,729,840	.....	603,701	8,400,985	234,402	1,772,096	66,146,555	5
6	Commerce and Industry Ins. Co. of Canada	1,197,164	3,460,681	265,119	.....	49,023	1,151,900	3,223,462	231,478	9,578,827	6
7	Co-operators' Insurance Association	.....	108,688,168	88,360,342	31,876,110	3,738,139	.....	2,169,475	4,138,508	238,970,742	7
8	Cornation Insurance Co. Ltd.	1,450,000	1,917,600	30,201	.....	92,718	782,413	376,249	49,306	4,698,487	8
9	The Drake Insurance Co. Ltd.	.....	147,951	.....	.....	1,491,083	646,929	289,099	18,154	2,593,216	9
10	Gerling Global General Insurance Co.	4,484,269	12,026,145	553,589	3,954,228	660,436	3,912,740	796,094	32,991,612†	59,379,113	10
11	Gerling Global Reinsurance Co.	4,950,000	16,323,577	908,841	3,989,531	503,063	1,515,550	2,104,685	408,380	30,703,627	11
12	Gibraltar General Insurance Co.	94,944	6,444,956	1,190,865	697,491	2,598,992	2,574,974	241,168	253,754	14,097,144	12
13	Lombard Insurance Co. Ltd.	140,000	295,300	.....	.....	48,328	.....	1,215	.....	484,843	13
14	Maplex General Insurance Co.	.....	541,856	346,552	.....	148,712	70,842	.....	9,835	1,117,797	14
15	Ontario Motorist Insurance Co.	1,493,751	906,478	962,458	221,759	284,434	.....	.....	131,514	4,000,394	15
16	Ontario Mutual General Ins. Co.	.....	2,871,173	302,558	556,682	93,725	294,077	.....	56,663	4,174,878	16
17	Otter Dorchester Mutual Ins. Co.	300,000	1,884,036	.....	191,177	3,495	501,634	264,085	46,509	3,190,936	17
18	Pafco Insurance Co. Ltd.	2,360,000	2,015,015	4,459,376	558,479	7,415,373	1,474	.....	1,083,797	17,893,514	18
19	Pilot Insurance Co.	24,002,108	25,724,831	16,344,355	3,152,394	875,242	9,448,797	.....	3,134,040	82,681,767	19
20	Premier Insurance Co.	10,148	181,080	129,800	.....	19,733	14,161	.....	51,338	406,260	20
21	The Retail Lumbermen's Mutual Fire Ins. Co.	10,000	158,299	.....	.....	.....	26,193	48,941	729	244,162	21
22	Scottish & York Insurance Co. Ltd.	3,700,000	15,913,708	3,136,904	.....	726,066	2,293,416	19,255	816,176	26,605,525	22
23	Simcoe & Erie General Insurance Co.	1,118,600	22,517,916	5,027,643	22,931	957,593	4,789,225	996,286	857,478	36,287,672	23
24	Societa Italiana Assicurazioni Trasporti-SIAT	.....	99,125	.....	.....	7,180	.....	.....	2,244	108,549	24
25	The United Provinces Insurance Co.	.....	14,657,984	507,160	1,243,078	9,231,240	5,223,296	293,926	650,145	31,806,829	25
26	Upper Canada Insurance Co.	15,000	271,055	.....	.....	14,157	92,690	5,798	5,755	404,455	26
27	York Fire & Casuality Insurance Co.	1,398,251	287,750	188,264	.....	120,250	644,588	.....	122,263	2,761,366	27
	Totals	65,228,235	288,045,652	134,701,318	47,229,440	30,579,277	43,349,162	11,152,560	47,963,727	668,249,371	

†Includes deposits withheld by reinsurers.

II. OTHER THAN LIFE (cont.'d)

Liabilities and Surplus for Protection of Policyholders, December 31, 1978

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities Surplus and Reserves	Capital Stock Paid in	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	3,504,503	5,365,256	134,689	151,436	230,172†	9,386,056	.....	4,968,458	14,354,514	1,374,214	1
2	Anglo-Canada General Ins. Co.	1,398,662	522,676	567,669	199,575	696,988†	3,385,570	.....	2,191,568	5,577,138	358,938	2
3	The Bay City General Ins. Co.	785,865	2,532,049	309,057	199,407	3,330,639†	7,157,017	147	1,482,438	8,639,602	306,800	3
4	The Canadian Millers Mutual Fire Ins. Co.	140,801	80,523	59,200	12,329	75,460	368,313	76,579	896,567	1,341,459	.....	4
5	Canadian Universal Ins. Co. Ltd.	5,606,276	15,103,243	7,117,794	726,379	27,534,593†	56,088,285	1,004,227	9,054,043	66,146,555	2,000,000	5
6	Commerce and Industry Ins. Co. of Canada	159,981	128,740	1,629,620	77,493	3,148,843	5,144,677	466,427	3,967,723	9,578,827	1,000,000	6
7	Co-operators Insurance Association	38,821,707	124,834,757	4,142,160	7,522,358	3,721,107	179,042,089	14,288,243	45,640,410	238,970,742	15,250,450	7
8	Cornation Insurance Co. Ltd.	273,426	743,766	250,534	68,851	2,296,260†	3,632,837	.....	1,065,650	4,698,487	779,400	8
9	The Drake Insurance Co. Ltd.	55,500	428,844	443,421	20,388	1,298,971†	2,247,124	292,699	53,393	2,593,216	.....	9
10	Gerling Global General Insurance Co.	10,462,143	39,480,336	755,027	548,693	2,775,992†	54,022,191	167,995	5,188,927	59,379,113	1,600,000	10
11	Gerling Global Reinsurance Co.	1,590,184	5,956,293	2,515,531	100,147	16,354,506†	26,516,661	15,512	4,171,454	30,703,627	2,290,000	11
12	Gibraltar General Insurance Co.	1,652,878	2,540,109	3,008,684	142,839	3,385,459†	10,729,969	.....	3,367,175	14,097,144	2,683,000	12
13	Lombard Insurance Co. Ltd.	49,251	288,536	6,711	2,250	1,302	348,050	12	136,781	484,843	.....	13
14	Maplex General Insurance Co.	82,057	10,388	34,757	12,128	.....	139,330	.....	978,467	1,117,797	755,000	14
15	Ontario Motorist Insurance Co.	1,029,946	1,040,860	120,441	73,061	494,264	2,758,572	.....	1,241,822	4,000,394	508,500	15
16	Ontario Mutual General Ins. Co.	799,837	443,772	98,462	2,272	59,338	1,403,681	.....	2,771,197	4,174,878	.....	16
17	Otter Dorchester Mutual Ins. Co.	1,096,824	342,979	122,342	29,165	106,065	1,697,375	19,880	1,473,681	3,190,936	.....	17
18	Pafco Insurance Co. Ltd.	1,598,058	9,723,056	104,605	188,692	425,976	12,040,387	.....	5,853,127	17,893,514	700,000	18
19	Pilot Insurance Co.	18,204,707	33,698,665	91,365	4,862,197	532,501	57,389,435	970,645	24,321,687	82,681,767	204,500	19
20	Premier Insurance Co.	2,308	6,351	15,737	8,723	17,278	50,397	.....	355,863	406,260	53,000	20
21	The Retail Lumbermen's Mutual Fire Ins. Co	.....	21,567	.....	2,087	84,807	108,461	1,211	134,490	244,162	.....	21
22	Scottish & York Insurance Co. Ltd.	3,026,492	11,823,853	4,424,657	913,390	1,814,848†	22,003,240	.....	4,602,285	26,605,525	250,200	22
23	Simcoe & Erie General Insurance Co.	4,534,692	12,916,177	2,555,197	2,241,802	3,586,986†	25,834,854	1,134,627	9,318,191	36,287,672	5,000,000	23
24	Societa Italiana Assicurazioni Trasporti-SIAT	.....	.....	.....	.....	.....	.....		108,549	108,549	.....	24
25	The United Provinces Insurance Co.	10,142,635	8,310,900	2,284,085	917,481	872,164†	22,527,265	8,375	9,271,189	31,806,829	750,000	25
26	Upper Canada Insurance Co.	31,180	17,636	28,460	8,782	34,957	121,015	20,801	262,639	404,455	252,000	26
27	York Fire & Casualty Insurance Co.	387,790	777,809	216,052	254,258	309,760	1,945,669	.....	815,697	2,761,366	265,800	27
	Totals	105,437,703	277,139,141	31,036,257	19,286,183	73,189,236	506,088,520	18,467,380	143,693,471	668,249,371		

†Includes deposits withheld from reinsurers.

II. OTHER THAN LIFE (cont.'d)

Profit and Loss Account for the Year Ended December 31, 1978

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or *Loss* –	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	8,794,758	8,503,072	5,617,376	1,612,521	1,538,576	8,768,473	*–265,401*	1
2	Anglo-Canada General Insurance Co.	4,333,485	3,350,126	1,633,154	877,614	657,206	3,167,974	182,152	2
3	The Bay City General Ins. Co.	2,959,317	2,940,997	1,519,086	802,769	435,052	2,756,907	184,070	3
4	The Canadian Millers' Mutual Fire Ins. Co.	207,668	181,004	119,600	*–124,591*	199,788	194,797	*–13,793*	4
5	Canadian Universal Ins. Co. Ltd.	17,633,010	15,533,335	10,117,872	3,812,270	1,741,396	15,671,538	*–138,203*	5
6	Commerce and Industry Ins. Co. of Canada	322,467	222,107	137,057	*–880,790*	*1,176,487*	*432,754*	*–210,647*	6
7	Co-operators Insurance Association	164,013,129	159,050,679	112,810,431	6,385,978	39,741,142	158,937,551	113,128	7
8	Cornation Insurance Co. Ltd.	442,038	471,018	268,619	*–200,703*	498,552	566,468	*–95,450*	8
9	The Drake Insurance Co. Ltd.	492,953	485,353	420,427	*–71,704*	263,352	612,075	*–126,722*	9
10	Gerling Global General Insurance Co.	40,240,573	40,852,014	27,266,781	9,831,928	4,250,991	41,349,700	*–497,686*	10
11	Gerling Global Reinsurance Co.	32,768,540	32,673,237	23,862,035	8,379,928	667,350	32,909,313	*–236,076*	11
12	Gibraltar General Insurance Co.	4,113,506	3,971,340	2,916,625	*–926,153*	2,732,575	4,723,047	*–751,707*	12
13	Lombard Insurance Co. Ltd.	275,943	259,721	223,549	56,995	33,484	314,028	*–54,307*	13
14	Maplex General Insurance Co.	109,759	27,702	16,460	5,374	83,813	105,647	*–77,945*	14
15	Ontario Motorist Insurance Co.	1,887,420	1,696,813	1,226,024	*–917,814*	1,401,686	1,709,896	*–13,083*	15
16	Ontario Mutual General Ins. Co.	1,617,932	1,688,734	1,419,814	326,688	581,363	2,327,865	*–639,131*	16
17	Otter Dorchester Mutual Ins. Co.	2,516,462	2,221,478	1,514,327	274,645	611,271	2,400,243	*–178,765*	17
18	Pafco Insurance Co. Ltd.	9,875,248	10,063,281	6,270,004	700,530	2,186,689	9,157,223	906,058	18
19	Pilot Insurance Co.	45,924,375	45,020,832	29,416,436	8,538,432	5,618,432	43,573,300	1,447,532	19
20	Premier Insurance Co.	3,478	1,170	*–11,508*	*–4,852*	51,970	35,610	*–34,440*	20
21	The Retail Lumbermen's Mutual Fire Ins. Co.	29,194	29,194	21,940	.....	14,738	36,678	*–7,484*	21
22	Scottish & York Insurance Co. Ltd.	7,919,147	8,683,977	8,597,255	*–1,880,287*	1,904,526	8,621,494	62,483	22
23	Simcoe & Erie General Insurance Co.	13,380,036	13,548,672	10,324,386	292,844	3,145,437	13,762,667	*–213,995*	23
24	Societa Italiana Assicurazioni Trasporti.-SIAT.	.....	.....	.....	.....	.....	.....	.....	24
25	The United Provinces Insurance Co.	14,780,748	13,652,087	6,317,153	1,128,077	5,946,533	13,391,763	260,324	25
26	Upper Canada Insurance Co.	85,764	71,897	22,819	*–51,521*	108,160	79,458	*–7,561*	26
27	York Fire Casualty Insurance Co.	1,204,347	1,184,982	743,582	*–53,498*	464,071	1,154,155	30,827	27
	Total	375,931,297	366,384,802	252,791,304	37,914,680	76,054,640	366,760,624	*–375,822*	

II. OTHER THAN LIFE (cont.'d)

Profit and Loss Account for the Year Ended December 31, 1978 (concl.'d)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Losses on Sale of Investments	Other Expenditure	Total Expenditure	Excess of Revenue Over Expenditure	Net Profit for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	888,437	497,471	22,000	1,407,908	89,985	.....	118,010	207,995	1,199,913	934,512	1
2	Anglo-Canada General Insurance Co.	410,137	130,901	100,312	641,350	.....	.....	32,983	32,983	608,367	790,519	2
3	The Bay City General Ins. Co.	632,360	42,443	24,661	699,464	365,000	.....	35	365,035	334,429	518,499	3
4	The Canadian Millers' Mutual Fire Ins. Co.	85,436	5,019	.....	90,455	17,199	.....	45	17,244	73,211	59,418	4
5	Canadian Universal Ins. Co. Ltd.	3,420,899	2,608	11,779	3,435,286	890,437	.....	1,797,420	2,687,857	747,429	609,226	5
6	Commerce and Industry Ins. Co. of Canada	343,400	.....	53,305	396,705	55,383	75,594	10,777	141,754	254,951	44,304	6
7	Co-operators Insurance Association	14,722,695	.....	1,077,808	15,800,503	5,300,000	269,121	422,169	5,991,290	9,809,213	9,922,341	7
8	Cornation Insurance Co. Ltd.	286,789	.....	5,031	291,820	39,865	.....	115,003	154,868	136,952	41,502	8
9	The Drake Insurance Co. Ltd.	106,231	.....	.....	106,231	.....	.....	32,608	32,608	73,623	*−53,099*	9
10	Gerling Global General Insurance Co.	1,675,550	65,369	714,351	2,455,270	960,000	.....	110,944	1,070,944	1,384,326	886,640	10
11	Gerling Global Reinsurance Co.	1,853,237	135,079	135,647	2,123,963	420,000	.....	544,780	964,780	1,159,183	923,107	11
12	Gibraltar General Insurance Co.	727,437	101,273	.....	828,710	84	.....	10,260	10,344	818,366	66,659	12
13	Lombard Insurance Co. Ltd.	30,696	.....	.....	30,696	301	.....	.....	301	30,395	*−23,912*	13
14	Maplex General Insurance Co.	66,184	5,455	.....	71,639	.....	.....	20,227	20,227	51,412	*−26,533*	14
15	Ontario Motorist Insurance Co.	296,486	26,553	295,388	618,427	32,000	.....	386,755	418,755	199,672	186,589	15
16	Ontario Mutual General Ins. Co.	246,744	30,115	4,800	281,659	*−9,314*	.....	146	*−9,168*	290,827	*−348,304*	16
17	Otter Dorchester Mutual Ins. Co.	170,604	988	.....	171,592	.....	.....	.....	.....	171,592	*−7,173*	17
18	Pafco Insurance Co. Ltd.	1,360,196	57,067	14,295	1,431,558	1,032,500	.....	13,284	1,045,784	385,774	1,291,832	18
19	Pilot Insurance Co.	4,656,900	1,081,756	.....	5,738,656	2,603,320	.....	99,448	2,702,768	3,035,888	4,483,420	19
20	Premier Insurance Co.	36,859	.....	.....	36,859	.....	7,612	27,513	35,125	1,734	*−32,706*	20
21	The Retail Lumbermen's Mutual Fire Ins. Co.	9,870	.....	4,231	14,101	.....	.....	386	386	13,715	6,231	21
22	Scottish & York Insurance Co. Ltd.	1,904,089	73,986	757	1,978,832	896,000	.....	.....	896,000	1,082,832	1,145,315	22
23	Simcoe & Erie General Insurance Co.	2,357,280	147,523	402,978	2,907,781	915,564	.....	550,002	1,465,566	1,442,215	1,228,220	23
24	Societa Italiana Assicurazioni Trasporti.-SIAT.	1,159	.....	.....	1,159	.....	.....	1,166	1,166	−7	−7	24
25	The United Provinces Insurance Co.	1,921,462	15,362	8,354	1,945,178	843,500	.....	16,368	859,868	1,085,310	1,345,634	25
26	Upper Canada Insurance Co.	18,707	.....	.....	18,707	3,121	.....	.....	3,121	15,586	8,025	26
27	York Fire & Casualty Insurance Co.	139,589	.....	82	139,671	69,863	35,138	.....	105,001	34,670	65,497	27
	Totals	38,369,433	2,418,968	2,875,779	43,664,180	14,524,808	387,465	4,310,329	19,222,602	24,441,578	24,065,756	

II. OTHER THAN LIFE (concl.'d)

Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1978	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decrease	Balance Dec. 31, 1978	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	4,333,586	934,512	.....	.....	934,512	.....	299,640	.....	299,640	4,968,458	1
2	Anglo-Canada General Insurance Co.	2,668,243	790,519	.....	44,006	834,525	.....	1,162,849	148,351	1,311,200	2,191,568	2
3	The Bay City General Insurance Co.	953,087	518,499	.....	10,852	529,351	.....	.....	.....	.....	1,482,438	3
4	The Canadian Millers' Mutual Ins. Co.	635,322	59,418	.....	203,248	262,666	.....	.....	1,421	1,421	896,567	4
5	Canadian Universal Ins. Co. Ltd.	5,807,713	609,226	650,000	2,191,549	3,450,775	.....	.....	204,445	204,445	9,054,043	5
6	Commerce and Industry Ins. Co. of Canada	3,221,358	44,304	.....	802,061	846,365	.....	100,000	.....	100,000	3,967,723	6
7	Co-operators Insurance Association	35,783,251	9,922,341	1,698,825	4,325	11,625,491	.....	1,227,043	541,289	1,768,332	45,640,410	7
8	Cornation Insurance Co. Ltd.	1,038,398	41,502	.....	.....	41,502	.....	.....	14,250	14,250	1,065,650	8
9	The Drake Insurance Co. Ltd.	266,881	.....	.....	42,731	42,731	53,099	.....	203,120	256,219	53,393	9
10	Gerling Global General Insurance Co.	4,814,575	886,640	.....	42,017	928,657	.....	380,000	174,305	554,305	5,188,927	10
11	Gerling Global Reinsurance Co.	3,379,821	923,107	440,000	90,526	1,453,633	.....	222,000	440,000	662,000	4,171,454	11
12	Gibraltar General Insurance Co.	2,891,951	66,659	400,000	67,240	533,899	.....	.....	58,675	58,675	3,367,175	12
13	Lombard Insurance Co. Ltd.	330,391	.....	.....	.....	.....	23,912	.....	169,698	193,610	136,781	13
14	Maplex General Insurance Co.	.....	.....	755,000	250,000	1,005,000	26,533	.....	.....	26,533	978,467	14
15	Ontario Motorist Insurance Co.	1,034,942	186,589	4,000	16,291	206,880	.....	.....	.....	.....	1,241,822	15
16	Ontario Mutual General Insurance Co.	3,131,710	.....	.....	.....	.....	348,304	.....	12,209	360,513	2,771,197	16
17	Otter Dorchester Mutual Insurance Co.	1,499,548	.....	.....	1,197	1,197	7,173	.....	19,891	27,064	1,473,681	17
18	Pafco Insurance Co. Ltd.	4,814,905	1,291,832	.....	.....	1,291,832	.....	250,000	3,610	253,610	5,853,127	18
19	Pilot Insurance Co.	20,755,560	4,483,420	.....	53,352	4,536,772	.....	.....	970,645	970,645	24,321,687	19
20	Premier Insurance Co.	355,525	.....	.....	33,044	33,044	32,706	.....	.....	32,706	355,863	20
21	The Retail Lumbermen's Mutual Fire Ins. Co.	92,970	6,231	.....	36,500	42,731	.....	.....	1,211	1,211	134,490	21
22	Scottish & York Insurance Co. Ltd.	3,394,977	1,145,315	.....	61,993	1,207,308	.....	.....	.....	.....	4,602,285	22
23	Simcoe & Erie General Insurance Co.	5,874,934	1,228,220	2,000,000	500,541	3,728,761	.....	180,000	105,504	285,504	9,318,191	23
24	Societa Italiana Assicurazioni Trasporti.-SIAT.	.....	.....	.....	108,556	108,556	7	.....	.....	7	108,549	24
25	The United Provinces Insurance Co.	7,750,908	1,345,634	.....	174,647	1,520,281	.....	.....	.....	.....	9,271,189	25
26	Upper Canada Insurance Co.	253,470	8,025	.....	5,144	13,169	.....	4,000	.....	4,000	262,639	26
27	York Fire & Casualty Insurance Co.	856,021	65,497	.....	.....	65,497	.....	.....	105,821	105,821	815,697	27
	Totals	115,940,047	24,557,490	5,947,825	4,739,820	35,245,135	491,734	3,825,532	3,174,445	7,491,711	143,693,471	

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1978

	Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncollected	Amount Due from Reinsurance	Mortgages	Real Estate	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Algoma	479,090	10,276	27,618	79,006	4,503	.....	.....	.....	600,493	1
2	Amherst Island	64,921	1,690	2,369	390	166	.....	.....	.....	69,536	2
3	Ayr	1,022,553	19,582	123,673	23,523	22,986	.....	5,296	.....	1,217,613	3
4	Bay of Quinte	1,616,430	36,603	57,735	56,047	3,609	.....	176,973	.....	1,947,397	4
5	Bertie & Clinton	1,672,437	36,759	67,830	8,503	108	46,835	.....	.....	1,832,472	5
6	Blanshard	496,144	14,683	23,598	2,203	2,478	.....	.....	.....	539,106	6
7	Brant	1,117,263	25,269	79,771	17,006	27,888	12,500	46,480	.....	1,326,177	7
8	Caradoc Delaware	519,980	9,080	39,532	486	8,614	.....	.....	.....	577,692	8
9	Cayuga	717,177	14,673	26,663	1,471	24,914	.....	18,500	.....	803,398	9
10	Culross	382,521	9,441	27,432	19,011	.....	.....	.....	.....	438,405	10
11	Downie	862,027	25,141	24,294	4,730	5,153	.....	34,255	.....	955,600	11
12	Dufferin	1,212,735	28,926	61,703	93,871	9,943	17,446	20,707	.....	1,445,331	12
13	Dumfries	991,001	24,450	78,329	5,838	16,335	.....	52,092	.....	1,168,045	13
14	Dunwich	877,846	23,140	14,120	49,997	89,214	.....	33,491	.....	1,087,808	14
15	East Williams	628,100	17,085	25,200	5,872	.....	.....	.....	.....	676,257	15
16	Ekfrid	493,560	11,082	26,950	1,357	5,872	.....	9,685	.....	548,506	16
17	Elma	787,600	13,264	58,658	4,714	2,757	.....	10,633	.....	877,626	17
18	Erie	1,025,501	21,294	35,659	11,717	.....	.....	.....	8	1,094,179	18
19	Farmers' Mutual	4,353,899	101,706	35,886	326,157	43,255	.....	160,648	.....	5,021,551	19
20	Formosa	1,515,877	34,735	155,416	111,643	1,299	.....	64,338	.....	1,883,308	20
21	Germania	975,530	27,242	163,147	40,121	100	.....	.....	.....	1,206,140	21
22	Glengarry	1,588,661	39,876	60,556	.....	42,664	.....	12,246	57	1,744,060	22
23	Grenville	2,010,723	44,624	12,214	127,534	134,573	.....	13,741	.....	2,343,409	23
24	Grey & Bruce	748,555	29,113	28,846	48,463	16,453	.....	5,315	70	876,815	24
25	Halwell	1,295,856	30,505	112,439	118,348	41,894	.....	160,513	.....	1,759,555	25
26	Hamilton Township	2,845,260	63,326	129,607	63,047	52,113	.....	8,000	.....	3,161,353	26
27	Hay Township	1,230,797	25,570	174,521	1,607	2,873	.....	97,957	.....	1,533,325	27
28	Howard	1,896,035	63,910	5,827	9,214	46,548	7,552	113,833	.....	2,142,919	28
29	Howick	1,190,565	29,449	101,610	118,991	50,367	.....	24,291	1,175	1,516,448	29
30	Kent and Essex	4,799,272	102,985	50	110	5,647	.....	33,000	22	4,941,086	30
31	Lambton	2,914,355	87,726	46,099	4,362	2,576	.....	33,373	.....	3,088,491	31
32	Lanark	2,848,472	54,473	121,796	213,277	5,886	.....	221,608	.....	3,465,512	32
33	Lennox & Addington	191,605	5,576	620,039	38,711	15,075	.....	5,570	.....	876,576	33
34	Lobo	141,093	6,040	214,371	4,627	6,482	.....	.....	.....	372,613	34
35	London	703,145	13,025	81,431	13,445	14,949	.....	.....	.....	825,995	35
36	McGillivray	302,480	9,178	25,346	25,351	7,131	.....	.....	.....	369,486	36
37	McKillop	1,020,880	29,107	29,194	2,129	.....	3,300	.....	.....	1,084,610	37
38	Norfolk	301,170	5,269	6,671	32,138	22,823	.....	4,850	.....	372,921	38
39	North Blenheim	1,100,217	25,589	63,514	3,859	4,792	.....	25,159	.....	1,223,130	39

								134,111	.....	1,551,540	40
40	North Kent	1,254,090	30,836	96,007	7,708	28,588	.....	226,916	39	1,787,253	41
41	Oxford	1,340,453	22,790	29,558	102,080	19,073	46,344	78,976	170	3,415,842	42
42	Peel	3,194,057	76,661	36,432	27,702	1,844	.....	67,117	.....	1,425,473	43
43	Peel & Maryborough	1,076,045	28,529	91,432	121,149	5,399	35,802	58,684	3,217	456,678	44
44	Prescott	244,977	2,624	.....	73,150	74,026	.....	13,625	.....	1,425,472	45
45	South Easthope	1,276,129	28,759	70,805	9,804	26,350	.....	.....	.....	325,708	46
46	Southwold	215,900	3,578	85,167	1,208	19,855	.....	.....	24	757,630	47
47	Townsend	704,962	17,246	14,773	1,611	19,014	.....	31,075	.....	2,164,678	48
48	Usborne & Hibbert	1,830,797	35,820	261,832	3,879	1,275	.....	29,026	.....	1,237,624	49
49	Wabisa	1,101,083	54,495	43,696	6,118	3,206	.....	5,265	.....	2,143,706	50
50	West Wawanosh	2,038,090	65,027	22,073	9,856	3,395	.....	.....	.....	486,541	51
51	Westminster	404,240	10,631	59,163	6,423	6,084	.....	.....	.....	662,977	52
52	Yarmouth	516,764	9,853	124,570	4,084	7,706	.....				
	TOTALS	64,138,920	1,558,311	3,925,222	2,063,648	957,855	169,779	2,037,349	4,782	74,855,866	
	OTHER Farm Mutual Reins. Plan	11,861,445	301,402	158,662	.....	1,619,865	240,597	425,351	.....	14,607,322	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)

Liabilities and Surplus, December 31, 1978

	Name of Company	Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Investment Reserve	Surplus	Total	
		$	$	$	$	$	$	$	$	$	
1	Algoma	12,608	141,462	5,996	18,688	.....	178,754	.....	421,739	600,493	1
2	Amherst Island	.....	11,247	1,206	594	.....	13,047	.....	56,489	69,536	2
3	Ayr	23,386	147,147	.....	24,624	74,000	269,157	.....	948,456	1,217,613	3
4	Bay of Quinte	106,744	319,216	14,915	68,382	.....	509,257	.....	1,438,140	1,947,397	4
5	Bertie & Clinton	27,312	453,870	25,699	22,294	.....	529,175	.....	1,303,297	1,832,472	5
6	Blanshard	3,655	59,756	.....	12,944	.....	76,355	.....	462,751	539,106	6
7	Brant	45,854	124,930	1,800	20,525	30,000	223,109	.....	1,103,068	1,326,177	7
8	Carodoc Delaware	1,956	57,492	2,230	74,429	.....	136,107	.....	441,585	577,692	8
9	Cayuga	2,875	149,420	20,811	2,927	.....	176,033	.....	627,365	803,398	9
10	Culross	2,624	71,192	11,979	1,520	.....	87,315	.....	351,090	438,405	10
11	Downie	7,575	114,390	8,651	2,091	.....	132,707	.....	822,893	955,600	11
12	Dufferin	46,240	333,741	10,032	42,613	.....	432,626	.....	1,012,705	1,445,331	12
13	Dumfries	22,705	133,574	4,700	24,470	.....	185,449	.....	982,596	1,168,045	13
14	Dunwich	2,486	183,372	30,127	2,877	.....	218,862	.....	868,946	1,087,808	14
15	East Williams	7,738	144,006	6,310	13,312	.....	171,366	.....	504,891	676,257	15
16	Ekfrid	1,542	72,390	9,295	6,693	.....	89,920	.....	458,586	548,506	16
17	Elma	16,718	112,141	17,221	17,609	.....	163,689	.....	713,937	877,626	17
18	Erie	55,195	164,320	5,476	20,819	.....	245,810	.....	848,369	1,094,179	18
19	Farmers' Mutual	127,997	1,183,182	116,548	103,350	.....	1,531,077	.....	3,490,474	5,021,551	19
20	Formosa	20,875	455,174	25,256	50,780	.....	552,085	.....	1,331,223	1,883,308	20
21	Germania	53,137	152,572	3,105	4,270	.....	213,084	.....	993,056	1,206,140	21
22	Glengarry	77,057	542,965	75,231	126	.....	695,379	.....	1,048,681	1,744,060	22
23	Grenville	72,795	610,617	67,808	102,996	.....	854,216	.....	1,489,193	2,343,409	23
24	Grey & Bruce	6,925	189,446	6,411	.....	.....	202,782	.....	674,033	876,815	24
25	Halwell	71,492	305,995	19,390	47,563	.....	444,440	.....	1,315,115	1,759,555	25
26	Hamilton Township	128,453	998,062	13,412	63,213	.....	1,203,140	.....	1,958,213	3,161,353	26
27	Hay Township	37,427	299,072	9,146	32,707	.....	378,352	.....	1,154,973	1,533,325	27
28	Howard	6,963	235,173	37,207	698	.....	280,041	.....	1,862,878	2,142,919	28
29	Howick	30,711	271,324	17,010	60,855	.....	379,900	.....	1,136,548	1,516,448	29
30	Kent & Essex	120,037	1,150,736	.....	73,759	.....	1,344,532	.....	3,596,554	4,941,086	30
31	Lambton	44,353	732,364	15,452	254,444	.....	1,046,613	.....	2,041,878	3,088,491	31
32	Lanark	276,639	1,307,507	41,824	141,913	.....	1,767,883	.....	1,697,629	3,465,512	32
33	Lennox & Addington	65,442	282,154	42,105	2,631	.....	392,332	.....	484,244	876,576	33
34	Lobo	429	127,826	2,462	7,997	.....	138,714	.....	233,899	372,613	34
35	London	35,300	201,866	4,393	13,557	.....	255,116	.....	570,879	825,995	35
36	McGillivray	2,350	139,800	1,676	1,574	.....	145,400	.....	224,086	369,486	36
37	McKillop	3,801	114,050	19,842	606	.....	138,299	.....	946,311	1,084,610	37
38	Norfolk	9,799	94,626	3,039	11,866	.....	119,330	.....	253,591	372,921	38
39	North Blenheim	66,760	145,910	4,645	19,383	.....	236,698	.....	986,432	1,223,130	39
40	North Kent	700	233,262	6,320	2,120	.....	242,402	.....	1,308,938	1,551,340	40

41	Oxford	117,737	315,428	43,230	17,068	.....	495,465	.....	1,295,790	1,787,255	41
42	Peel	72,320	701,473	4,997	70,972	.....	849,762	.....	2,566,080	3,415,842	42
43	Peel & Maryborough	65,764	231,741	76,477	58	.....	374,040	.....	1,051,433	1,425,473	43
44	Prescott	31,825	120,887	41,477	55,765	.....	249,954	.....	206,724	456,678	44
45	South Easthope	68,061	279,022	23,816	43,549	.....	414,448	.....	1,011,024	1,425,472	45
46	Southwold	2,791	43,636	6,623	74	.....	53,124	.....	272,584	325,708	46
47	Townsend	16,059	98,549	3,239	11,528	.....	129,375	.....	628,255	757,630	47
48	Usborne & Hibbert	20,000	309,697	.....	46,382	.....	376,079	.....	1,788,599	2,164,678	48
49	Wabisa	9,587	140,451	4,034	19,242	.....	173,314	.....	1,064,310	1,237,624	49
50	West Wawanosh	33,902	260,468	11,158	6,161	.....	311,689	.....	1,832,017	2,143,706	50
51	Westminster	2,138	41,449	4,394	5,671	.....	53,652	.....	432,889	486,541	51
52	Yarmouth	2,484	88,496	2,739	6,888	.....	100,607	.....	562,370	662,977	52
	TOTALS	2,089,323	15,198,646	930,914	1,657,177	104,000	19,980,060	.....	54,875,806	74,855,866	
	OTHER Farm Mutual Reins. Plan	2,698,641	2,034,677	8,029	1,132,647	350,000	6,223,994	.....	8,383,328	14,607,322	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)

Gain and Loss and Surplus Accounts for the Year Ended December 31, 1978

	Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or *Loss*	Other Revenue or *Expenditures*	Net Gain or *Loss* for the Year	Surplus at Beginning of Year	Surplus Adjustments 1978	Surplus At End of Year	Ratio: u/e Prem. @ 100% to Surplus	Ratio: Net Prem. Written to Surplus	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	232,951	177,037	55,914	38,116	94,030	327,709	.....	421,739	.42:1	.64:1	1
2	Amherst Island	8,379	7,008	1,371	4,981	6,352	50,451	*−314*	56,489	.25:1	.17:1	2
3	Ayr	305,269	136,426	168,843	6,207	175,050	776,552	*−3,146*	948,456	.19:1	.35:1	3
4	Bay of Quinte	645,791	636,677	9,114	175,295	184,409	1,269,755	*−16,024*	1,438,140	.28:1	.51:1	4
5	Bertie & Clinton	509,968	415,118	94,850	140,595	235,445	1,066,949	903	1,303,297	.44:1	.44:1	5
6	Blanshard	128,279	97,113	31,166	44,232	75,398	389,371	*−2,018*	462,751	.16:1	30.1	6
7	Brant	282,693	252,880	29,813	66,874	96,687	1,007,085	*−704*	1,103,068	.14:1	.27:1	7
8	Caradoc Delaware	127,693	64,138	63,555	39,345	102,900	339,004	*−319*	441,585	.16:1	.30:1	8
9	Cayuga	265,945	295,858	*−29,913*	65,318	35,405	595,475	*−3,515*	627,365	.30:1	.46:1	9
10	Culross	130,553	147,512	*−16,959*	34,406	17,447	334,713	*−1,070*	351,090	.25:1	.40:1	10
11	Downie	249,003	115,945	133,058	72,245	205,303	616,991	599	822,893	.17:1	.32:1	11
12	Dufferin	668,837	503,846	164,991	94,389	259,380	752,310	1,015	1,012,705	.41:1	.68:1	12
13	Dumfries	296,058	254,770	41,288	93,332	134,620	843,313	4,663	982,596	.17:1	.32:1	13
14	Dunwich	371,543	421,661	*−50,118*	85,913	35,795	832,884	267	868,946	.25:1	.46:1	14
15	East Williams	187,200	101,275	85,925	51,782	137,707	368,187	*−1,003*	504,891	.36:1	.43:1	15
16	Ekfrid	161,740	166,551	*−4,811*	41,607	36,796	421,367	423	458,586	.20:1	.38:1	16
17	Elma	244,241	237,563	6,678	69,779	76,457	641,397	*−3,917*	713,937	.20:1	.37.1	17
18	Erie	333,293	266,248	67,045	80,239	147,284	704,527	*−3,442*	848,369	.24:1	.43:1	18
19	Farmers' Mutual	1,989,457	1,816,780	172,677	356,903	529,580	2,929,470	31,424	3,490,474	.42:1	.63:1	19
20	Formosa	793,243	562,379	230,864	120,529	351,393	974,949	4,881	1,331,223	.43:1	.67:1	20
21	Germania	267,682	223,943	43,739	90,157	133,896	856,069	3,091	993,056	.19:1	.29:1	21
22	Glengarry	697,753	727,473	*−29,720*	108,441	78,721	943,344	26,616	1,048,681	.65:1	.74:1	22
23	Grenville	841,391	656,690	184,701	159,879	344,580	1,146,591	*−1,978*	1,489,193	.51:1	.59:1	23
24	Grey & Bruce	320,400	298,053	22,347	71,707	94,054	579,101	878	674,033	.35:1	.46:1	24
25	Halwell	628,906	548,206	80,700	110,353	191,053	1,121,639	2,423	1,315,115	.29:1	.49:1	25
26	Hamilton Township	931,201	1,063,304	*−132,103*	244,790	112,687	1,846,670	*1,144*	1,958,213	.64:1	.55:1	26
27	Hay Township	518,865	456,891	61,974	119,637	181,611	973,287	75	1,154,973	.32:1	49:1	27
28	Howard	463,738	506,882	*−43,144*	166,060	122,916	1,737,364	2,598	1,862,878	.16:1	.26:1	28
29	Howick	529,274	309,214	220,060	100,020	320,080	812,450	4,018	1,136,548	.30:1	.52:1	29
30	Kent & Essex	1,054,728	1,160,537	*−105,809*	377,869	272,060	3,324,494	.....	3,596,554	.40:1	.34:1	30
31	Lambton	897,277	852,512	44,765	250,265	295,030	1,948,342	*−201,494*	2,041,878	.45:1	.50:1	31
32	Lanark	2,225,055	2,179,345	45,710	225,543	271,253	1,436,187	*−9,811*	1,697,629	.96:1	1.35:1	32
33	Lennox & Addington	464,365	493,360	*−28,995*	63,732	34,737	464,102	*−14,595*	484,244	.73:1	1.05:1	33
34	Lobo	113,433	73,556	39,877	21,619	61,496	172,845	*−442*	233,899	.68:1	.57:1	34
35	London	203,488	160,494	42,994	59,285	102,279	471,933	*−3,333*	570,879	.44:1	.40:1	35
36	McGillivray	183,819	125,150	58,669	25,430	84,099	139,224	763	224,086	.78:1	.88:1	36
37	McKillop	234,298	161,915	72,383	83,053	155,436	790,554	321	946,311	.15:1	.26:1	37
38	Norfolk	128,175	139,399	*−11,224*	22,774	11,550	241,491	550	253,591	.40:1	.57:1	38
39	North Blenheim	276,611	232,942	43,669	101,934	145,603	841,157	*−328*	986,432	.18:1	.31:1	39
40	North Kent	393,232	233,534	159,698	107,779	267,477	1,062,511	*−21,050*	1,308,938	.22:1	.29:1	40

41	Oxford	666,982	792,097	−125,115	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	42
42	Peel	910,047	603,045	307,002	253,943	560,945	1,992,892	12,243	2,566,080	.34:1	.36:1	42	
43	Peel & Maryborough	511,182	442,713	68,469	100,464	168,933	879,460	3,040	1,051,433	.28:1	.53:1	43	
44	Prescott	223,662	248,970	*−25,308*	23,426	*−1,882*	208,606	.....	206,724	.73:1	1.24:1	44	
45	South Easthope	543,791	431,398	112,393	104,583	216,976	794,118	*−70*	1,011,024	.34:1	.59:1	45	
46	Southwold	88,851	101,263	*−12,412*	20,028	7,616	265,070	*−102*	272,584	.20:1	.35:1	46	
47	Townsend	15,650	115,420	41,230	58,862	100,092	529,471	*−1,308*	628,255	.20:1	.27:1	47	
48	Usborne & Hibbert	534,282	346,624	187,658	162,342	350,000	1,438,320	279	1,788,599	.22:1	.33:1	48	
49	Wabisa	262,951	205,917	57,034	94,464	151,498	913,981	*−1,169*	1,064,310	.16:1	.26:1	49	
50	West Wawanosh	584,729	375,764	208,965	173,221	382,186	1,450,571	*−740*	1,832,017	.18:1	.34:1	50	
51	Westminster	91,629	113,152	*−21,523*	39,321	17,798	418,859	*−3,768*	432,889	.12:1	.23:1	51	
52	Yarmouth	99,937	108,839	*−8,902*	49,238	40,336	429,564	*−7,530*	562,370	.20:1	.21:1	52	
	TOTALS	23,980,520	21,165,387	2,815,133	5,392,456	8,207,589	46,886,680	*−218,463*	54,875,806	35:1	47:1		
	OTHER												
	Farm Mutual Reins. Plan	4,530,415	4,528,510	1,905	1,130,558	1,132,463	7,759,023	*−508,158*	8,383,328	.30:1	.55:1		

FARMERS' MUTUAL INSURANCE CORPORATION
Claims & Expenses for the Year Ended December 31, 1978

	Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	321,631	233,591	88,040	7,280	95,320	45,119	28,712	162	7,724	177,037	1
2	Amherst Island	957	*−945*	1,902	127	2,029	1,114	2,689	44	1,132	7,008	2
3	Ayr	92,712	28,095	64,617	774	65,391	26,864	32,045	1,314	10,812	136,426	3
4	Bay of Quinte	504,488	111,278	393,210	9,863	403,073	113,083	73,244	19,048	28,229	636,677	4
5	Bertie & Clinton	442,763	177,517	265,246	5,122	270,368	78,940	43,276	2,415	20,119	415,118	5
6	Blanshard	108,646	40,849	67,797	1,716	69,513	*−2,974*	24,622	1,244	4,708	97,113	6
7	Brant	165,916	30,466	135,450	3,714	139,164	7,988	71,768	16,127	17,833	252,880	7
8	Caradoc Delaware	45,215	22,100	23,115	1,776	24,891	11,772	21,937	668	4,870	64,138	8
9	Cayuga	347,428	127,722	219,706	2,627	222,333	27,742	29,801	4,495	11,487	295,858	9
10	Culross	252,187	147,248	104,939	1,130	106,069	25,805	12,630	.....	3,008	147,512	10
11	Downie	95,999	27,832	68,167	1,583	69,750	18,333	17,783	*−53*	10,132	115,945	11
12	Dufferin	322,602	65,958	256,644	7,345	263,989	136,874	70,167	3,813	29,003	503,846	12
13	Dumfries	170,165	28,347	141,818	1,591	143,409	4,421	66,483	21,026	19,431	254,770	13
14	Dunwich	856,247	574,347	281,900	11,230	293,130	49,128	51,699	3,051	24,653	421,661	14
15	East Williams	69,573	15,889	53,684	2,207	55,891	24,772	14,063	70	6,479	101,275	15
16	Ekfrid	168,270	53,997	114,273	3,161	117,434	22,856	18,361	515	7,385	166,551	16
17	Elma	256,474	131,895	124,579	3,408	127,987	42,390	46,154	3,618	17,414	237,563	17
18	Erie	233,873	42,938	190,935	7,395	198,330	23,383	24,530	4,313	15,692	266,248	18
19	Farmers' Mutual	1,056,042	123,692	932,350	22,451	954,801	476,493	235,441	36,512	113,533	1,816,780	19
20	Formosa	237,968	10,391	227,577	8,196	235,773	180,111	77,554	35,003	33,938	562,379	20
21	Germania	185,382	25,629	159,753	3,707	163,460	31,626	15,101	1,149	12,607	223,943	21
22	Glengarry	618,600	128,724	489,876	14,031	503,907	164,302	43,465	*−413*	16,212	727,473	22
23	Grenville	740,320	318,736	421,584	13,554	435,138	83,721	83,208	20,569	34,054	656,690	23
24	Grey & Bruce	204,359	16,810	187,549	3,253	190,802	43,763	42,060	2,644	18,784	298,053	24
25	Halwell	352,350	43,122	309,228	11,020	320,248	125,014	65,121	1,826	35,997	548,206	25
26	Hamilton Township	960,576	189,459	771,117	13,020	784,137	193,768	61,085	97	24,217	1,063,304	26
27	Hay Township	343,233	79,803	263,430	9,640	273,070	71,173	72,472	1,679	38,497	456,891	27
28	Howard	1,113,010	744,073	368,937	19,130	388,067	29,436	66,225	593	22,561	506,882	28
29	Howick	270,700	85,047	185,653	5,109	190,762	25,459	52,262	2,757	37,974	309,214	29
30	Kent & Essex	1,326,931	632,044	694,887	98,159	793,046	262,703	73,683	929	30,176	1,160537	30
31	Lambton	558,939	41,914	517,025	18,920	535,945	188,248	90,104	4,475	33,740	852,512	31
32	Lanark	1,563,214	158,679	1,404,535	71,661	1,476,196	393,903	173,483	52,339	83,424	2,179,345	32
33	Lennox & Addington	390,039	79,714	310,325	11,115	321,440	117,744	35,841	931	17,404	493,360	33
34	Lobo	41,089	16,813	24,276	1,178	25,454	20,674	21,420	1,797	4,211	73,556	34
35	London	112,059	28,898	83,161	2,267	85,428	32,474	25,511	5,904	11,177	160,494	35
36	McGillray	78,735	9.873	68,862	996	69,858	34,637	16,654	*−252*	4,253	125,150	36
37	McKillop	162,318	49,695	112,623	721	113,344	16,965	22,121	*−995*	10,480	161,915	37
38	Norfolk	223,539	153,607	69,932	9,167	79,099	808	40,310	2,834	16,348	139,399	38
39	North Blenheim	292,453	135,631	156,822	2,062	158,884	28,623	26,205	4,892	14,338	232,942	39
40	North Kent	193,141	65,638	127,503	5,128	132,631	44,945	41,283	280	14,395	233,534	40

41	Oxford	879,284	378,329	500,955	16,439	517,394	115,745	100,247	[illegible]	[illegible]	603,045	42
42	Peel	252,472	53,394	199,078	648	199,726	171,084	150,360	20,221	61,654	442,713	43
43	Peel & Maryborough	361,243	112,202	249,041	4,427	253,468	81,741	79,125	1,106	27,273	248,970	44
44	Prescott	519,687	367,493	152,194	6,055	158,249	23,778	39,930	1,659	25,354	431,398	45
45	South Easthope	356,936	119,508	237,428	5,480	242,908	91,873	66,085	2,021	28,511	101,263	46
46	Southwold	282,981	210,249	72,732	878	73,610	8,023	13,893	5	5,732	115,420	47
47	Townsend	88,820	32,162	56,658	547	57,205	21,100	24,685	1,507	10,923	346,624	48
48	Usborne & Hibbert	328,824	93,693	235,131	8,126	243,257	54,476	35,568	674	12,649	205,917	49
49	Wabisa	161,943	59,698	102,245	5,905	108,150	51,931	34,466	452	10,918	375,764	50
50	West Wawanosh	263,753	33,269	230,484	5,376	235,860	69,774	53,255	644	16,231	113,152	51
51	Westminster	146,364	69,876	76,488	970	77,458	15,469	12,408	1,644	6,173	108,839	52
52	Yarmouth	216,799	134,712	82,087	2,626	84,713	6,496	13,952	69	3,609		
	TOTALS	19,339,249	6,661,701	12,677,548	474,011	13,151,559	3,935,690	2,660,544	290,591	1,127,003	21,165,387	
	OTHER:											
	Farm Mutual Reins. Plan	7 20,379	3,905,424	3,414,955	.....	3,414,955	947,424	121,011	.....	45,120	4,528,510	

FARMERS' MUTUAL INSURANCE CORPORATIONS

Premiums Written & Reinsurance Ceded for the Year Ended December 31, 1978

	Name of Company	Gross Premiums Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Auto-mobile	Liability (Public)	Crop Hail	Total	Property	Auto-mobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	280,958	20,463	18,360	.....	319,781	17,951	17,375	15,964	.....	268,491	232,951	1
2	Amherst Island	11,041	.....	401	.....	11,442	1,573	.....	234	.....	9,635	8,379	2
3	Ayr	372,446	10,511	20,819	.....	403,776	48,865	8,579	12,515	.....	333,817	305,269	3
4	Bay of Quinte	790,267	.....	54,460	.....	844,727	106,140	.....	11,649	.....	726,938	645,791	4
5	Bertie & Clinton	646,775	.....	70,782	.....	717,557	84,218	.....	53,430	.....	579,909	509,968	5
6	Blanshard	160,272	.....	12,986	.....	173,258	24,182	.....	12,124	.....	136,952	128,279	6
7	Brant	331,127	.....	19,378	.....	350,505	40,632	.....	16,714	.....	293,159	282,693	7
8	Caradoc Delaware	155,152	.....	6,432	.....	161,584	24,267	.....	5,186	.....	132,131	127,693	8
9	Cayuga	326,933	.....	27,268	.....	354,201	44,888	.....	20,696	.....	288,617	265,945	9
10	Culross	163,973	.....	5,590	.....	169,563	24,800	.....	4,335	.....	140,428	130,553	10
11	Downie	299,364	.....	11,598	.....	310,962	31,378	.....	12,971	.....	266,613	249,003	11
12	Dufferin	790,682	.....	40,940	.....	831,622	110,213	.....	30,262	.....	691,147	668,837	12
13	Dumfries	357,077	.....	17,879	.....	374,956	45,666	.....	15,241	.....	314,049	296,058	13
14	Dunwich	412,622	17,737	20,406	46,679	497,444	47,744	14,710	11,365	24,740	398,885	371,543	14
15	East Williams	247,156	.....	11,225	.....	258,381	36,317	.....	6,668	.....	215,396	187,200	15
16	Ekfrid	207,793	.....	9,714	.....	217,507	32,087	.....	10,100	.....	175,320	161,740	16
17	Elma	303,319	39,852	22,326	.....	365,497	42,589	38,047	18,833	.....	266,028	244,241	17
18	Erie	392,015	.....	28,112	.....	420,127	53,042	.....	1,866	.....	365,219	333,293	18
19	Farmers' Mutual	2,279,029	82,653	184,157	.....	2,545,839	249,070	45,457	54,390	.....	2,196,922	1,989,457	19
20	Formosa	1,000,385	.....	57,407	.....	1,057,792	128,937	.....	37,808	.....	891,047	793,243	20
21	Germania	312,275	.....	9,510	.....	321,785	24,750	.....	7,505	.....	289,530	267,682	21
22	Glengarry	853,937	.....	62,645	.....	916,582	114,038	.....	25,968	.....	776,576	697,753	22
23	Grenville	1,364,346	.....	101,357	.....	1,465,703	511,061	.....	78,508	.....	876,134	841,391	23
24	Grey & Bruce	339,200	.....	18,571	.....	357,771	35,609	.....	14,573	.....	307,589	320,400	24
25	Halwell	737,528	.....	60,555	.....	798,083	102,453	.....	47,524	.....	648,106	628,906	25
26	Hamilton Township	1,187,167	.....	81,190	.....	1,268,357	131,516	.....	60,090	.....	1,076,751	931,201	26
27	Hay Township	662,189	.....	41,830	.....	704,019	97,335	.....	41,414	.....	565,270	518,865	27
28	Howard	503,824	16,919	38,034	.....	558,777	61,419	13,004	2,904	.....	481,450	463,738	28
29	Howick	827,678	.....	57,309	.....	884,987	250,854	.....	41,587	.....	592,546	529,274	29
30	Kent & Essex	1,284,670	.....	104,400	.....	1,389,070	117,862	.....	61,727	.....	1,209,481	1,054,728	30
31	Lambton	1,123,041	.....	67,641	.....	1,190,682	126,383	.....	64,236	.....	1,000,063	897,277	31
32	Lanark	2,618,856	.....	151,040	.....	2,769,896	361,864	.....	117,335	.....	2,290,697	2,225,055	32
33	Lennox & Addington	576,572	.....	50,633	.....	627,205	87,394	.....	33,365	.....	506,446	464,365	33
34	Lobo	156,101	.....	7,869	.....	163,970	26,084	.....	4,829	.....	133,057	113,433	34
35	London	264,777	.....	18,552	.....	283,329	39,006	.....	13,940	.....	230,383	203,488	35
36	McGillivray	211,454	483	11,907	.....	223,844	16,143	339	9,073	.....	198,289	183,819	36
37	McKillop	285,499	.....	9,478	.....	294,977	38,492	.....	7,303	.....	249,182	234,298	37
38	Norfolk	317,308	3,115	29,958	19,541	369,922	193,572	2,515	19,558	9,770	144,507	128,175	38
39	North Blenheim	349,126	4,969	19,769	.....	373,864	49,245	4,274	15,962	.....	304,383	276,611	39
40	North Kent	381,439	.....	34,595	.....	416,034	19,309	.....	20,516	.....	376,209	393,232	40
41	Oxford	734,989	36,918	57,895	.....	829,802	71,218	19,725	11,415	.....	727,444	666,982	41

42	Peel	[illegible]	[illegible]	[illegible]	.....	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	Peel & Maryborough	642,206	5,737	27,228	.....	675,171	86,364	4,934	29,749	.....	[illegible]	[illegible]	[illegible]
44	Prescott	576,328	.....	35,012	.....	611,340	325,743	.....	28,440	.....	257,157	223,662	44
45	South Easthope	677,721	8,795	41,503	.....	728,019	94,094	6,748	27,766	.....	599,411	543,791	45
46	Southwold	109,356	.....	2,480	.....	111,836	15,082	.....	1,086	.....	95,668	88,851	46
47	Townsend	187,624	.....	15,779	.....	203,403	28,498	.....	6,288	.....	168,617	156,650	47
48	Usborne & Hibbert	660,209	.....	33,350	.....	693,559	86,019	.....	23,779	.....	583,761	534,282	48
49	Wabisa	316,959	.....	22,995	.....	339,954	42,245	.....	20,905	.....	276,804	262,951	49
50	West Wawanosh	668,443	.....	30,220	.....	698,663	54,060	.....	24,046	.....	620,557	584,729	50
51	Westminster	120,226	.....	8,623	.....	128,849	17,342	.....	11,538	.....	99,969	91,629	51
52	Yarmouth	130,635	.....	5,110	.....	135,745	15,995	.....	2,579	.....	117,171	99,937	52
	TOTALS	29,774,677	249,944	1,964,047	66,220	32,054,888	4,579,989	177,230	1,280,637	34,510	25,982,522	23,980,520	
	OTHER Farm Mutual Reins. Plan	4,060,736	161,910	1,257,183	33,110	5,512,939	723,435	9,240	139,387	1,987	4,638,890	4,530,415	

	Name of Corporation	Address	President	Manager or Secretary	
1	Algoma	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	A. B. Caughey	Mrs. A. M. Ward	2
3	Ayr	Ayr	S. Cowan	D. R. Elmes	3
4	Bay of Quinte Agricultural	Picton	D. Kotchapaw	A. Stickle	4
5	Bertie & Clinton	Fenwick	B. F. Lambert	F. A. Legg	5
6	Blanshard	St. Marys	G. Johnson	W. E. Hanly	6
7	Brant	Brantford	A. Marr	L. E. Knill	7
8	Caradoc Delaware	Mount Brydges	S. W. Howlett	D. Cobban	8
9	Cayuga	Cayuga	L. James	Mrs. G. Hedley	9
10	Culross	Teeswater	G. Murray	R. K. Lamont	10
11	Downie	Stratford	L. Baird	E. Doerr	11
12	Dufferin	Shelburne	G. D. Ledlow	A. Reimer	12
13	Dumfries	Cambridge	A. M. Telfer	G. L. Welsh	13
14	East Williams	Parkhill	R. Brock	F. Gare	14
15	Ekfrid	Appin	V. Towers	Mrs. M. Sinclair	15
16	Elma	Atwood	J. Cox	D. Little	16
17	Erie	Fisherville	E. Harvey	L. K. Thomson	17
18	Farmers' (Lindsay)	Lindsay	A. Pegg	D. R. MacKay	18
19	Formosa	Formosa	A. Brunton	V. Inglis	19
20	Germania	Ayton	L. Schenk	W. L. Brusso	20
21	Glengarry	Alexandria	J. K. MacLeod	A. J. McDonald	21
22	Grenville	Spencerville	J. Robinson	H. McGrath	22
23	Grey & Bruce	Hanover	J. Cumming	G. D. McArthur	23
24	Halwell	Guelph	G. Fair	K. M. Forsythe	24
25	Hamilton Township	Cobourg	C. Nichols	Mrs. J. Grills	25
26	Hay	Zurich	C. Turnbull	J. R. Consitt	26
27	Howard	Ridgetown	D. Anderson	E. Koehler	27
28	Howick	Wroxeter	R. McMichael	R. C. Hutchinson	28
29	Kent & Essex	Chatham	R. A. Cleveland	F. M. Fletcher	29
30	Lambton	Watford	C. A. Shaw	G. C. McCormick	30
31	Lanark	Perth	J. M. McIlquham	W. H. Shaw	31
32	Lennox & Addington	Napanee	A. McLaughlin	G. D. Walters	32
33	Lobo	Strathroy	E. Early	J. A. McKenzie	33
34	London Township	London	J. S. Dickenson	Mrs. M. Tackabury	34
35	McGillivray	Ailsa Craig	R. Robinson	C. Hodgins	35
36	McKillop	Seaforth	K. Carnochan	Mrs. M. Sharp	36
37	Norfolk	Simcoe	H. Woolley	Mrs. M. Bannerman	37
38	North Blenheim	Bright	J. Tottle	M. A. Lambert	38
39	North Kent	Dresden	D. Robinson	K. W. Campbell	39
40	Oxford	Thamesford	V. Wakeling	J. Harper	40
41	Peel	Brampton	T. Carberry	B. E. Cunnington	41
42	Peel & Maryborough	Drayton	John Kidnie	D. R. MacIntyre	42
43	Prescott	Alfred	R. Ouellette	J. M. Leduc	43
44	South Easthope	Tavistock	J. W. MacKay	E. T. Pellow	44
45	Townsend	Waterford	H. Stuart	L. D. Simington	45
46	Usborne & Hibbert	Exeter	W. Chaffe	W. D. Burton	46
47	Wabisa	Jarvis	H. A. Dennis	R. H. Siefker	47
48	West Elgin	Dutton	W. Hux	D. Myrlea	48
49	West Wawanosh	Dungannon	A. Martin	F. F. Thompson	49
50	Westminster	Dorchester	J. Willsie	Mrs. N. Harding	50
51	Yarmouth	St. Thomas	M. Tansley	Miss D. V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	K. M. Forsythe	B. Bird	

(C)
FRATERNAL SOCIETIES

Assets, December 31, 1978

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash and Deposit Receipts	Investment Income Due and Accrued	Outstanding Premiums Dues	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. Society	5,681,388	.....	.....	.....	.....	45,056	98,763	16,719	34,377	5,876,303	1
2	Funeral Society of Ontario	1,345,664	.....	2,198,048	.....	.....	304,281	58,290	.....	1,100	3,907,383	2
3	Metro Toronto Police W & O Fund	3,031,728	129,609	131,443	.....	.....	115,023	61,027	11,261	308	3,480,399	3
4	Ontario S.S. Teachers' Fraternal Society*	889,737	494,600	700,519	.....	.....	588,255	61,943	238,961	19,666	2,993,681	4
5	Ontario S.S. Teachers' Sick Benefit Society	351,900	2,500	214,394	.....	.....	161,103	38,818	.....	105	768,820	5
6	Union of Canada Life Insurance	11,336,679	.....	11,466,411	2,596,338	939,027	585,864	289,947	46,712	314,376	27,575,354	6
	Totals	22,637,096	626,709	14,710,815	2,596,338	939,027	1,799,582	608,788	313,653	369,932	44,601,940	

Liabilities and Surplus, December 31, 1978

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. Society	5,736,667	18,095	4,634	.....	.....	5,759,396	.....	.....	116,907	5,876,303	1
2	Funeral Society of Ontario	3,806,299	.....	202	8,359	.....	3,817,977	.....	.....	92,523	3,907,383	2
3	Metro Toronto Policy W & O Fund	2,313,705	14,000	.....	363	236	2,328,304	1,569	.....	1,150,526	3,480,399	3
4	Ontario S.S. Teachers' Fraternal Society*	2,135,190	208,927	239,570	19,709	.....	2,603,396	.....	.....	290,285	2,993,681	4
5	Ontario S.S. Teachers' Sick Benefit Society	.....	21,000	.....	6,245	.....	27,245	.....	.....	741,575	768,820	5
6	Union of Canada Life Insurance	22,929,143	219,969	1,731,077	61,699	116,057	25,057,945	31,117	.....	2,486,292	27,575,354	6
	Totals	36,921,004	481,991	1,975,483	96,375	116,293	39,594,263	32,686	.....	4,978,108	44,601,940	

*Fiscal year end September 30, 1978

FRATERNAL SOCIETIES (cont.'d)
SICKNESS FUNDS
Income and Expenditure for the Year 1978

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	233,960	63,532	.....	.....	297,492	322,781	.....	.....	35,436	358,217	*−60,725*	1
2	Union of Canada Life Insurance	5,888	33,920	.....	.....	39,808	3,189	*−3,000*	.....	10,047	10,236	29,572	2
	Totals	239,848	97,452	.....	.....	337,300	325,970	*−3,000*	.....	45,483	368,453	*−31,153*	

Surplus Account for the Year 1978

	Society	Balance Jan. 1/78	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1978	
		$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	802,319	*−60,725*	*−19*	.....	.....	.....	741,575	1
2	Union of Canada Life Insurance	378,796	29,572				*−2,243*	406,125	2
	Totals	1,181,115	*−31,153*	*−19*	.....	.....	*−2,243*	1,147,700	

MORTUARY FUNDS

Income and Expenditure for the Year 1978

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus	
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B. Society	212,633	442,854		182	655,699	186,748	217,002	.....	71,803	475,553	180,116	1
2	Funeral Society of Ontario	1,260,905	264,979	.....	.....	1,525,884	543,706	982,178	.....	.....	1,525,884	.....	2
3	Ontario S.S. Teachers' Fraternal Society	643,549	210,709	.....	.....	854,258	350,000	314,940	25,000	5,786	695,726	158,532	3
4	Union of Canada Life	5,295,460	1,682,093	.....	.....	6,977,553	1,678,196	2,784,876	.....	3,096,158	7,559,230	*−581,677*	4
5	Metro Toronto Police W & O Fund	326,878	323,140	33,722	.....	683,740	259,075	549,881	.....	15,996	824,952	*−141,212*	5
	Totals	7,739,425	2,923,775	33,722	182	10,697,104	3,017,725	4,848,877	25,000	3,189,743	11,081,345	*−384,241*	

Surplus Account for the Year 1978

	Society	Balance Jan. 1/1978	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1978	
1	Civil Service M. B. Society	147,077	180,116			*−210,177*	*−109*	116,907	1
2	Ontario S.S. Teachers' Fraternal Society*	237,452	158,532	*−6,119*	.....	.....	.....	389,865	2
3	Union of Canada Life Insurance	1,490,884	*−581,677*	*−14,420*	.....	*−132,687*	*−121,194*	640,906	3
4	Metro Toronto Police W & O Fund	1,259,648	*−141,212*	33,659	*−1,569*			1,150,526	4
	Totals	3,135,061	*−384,241*	13,120	*−1,569*	*−342,864*	*−121,303*	2,298,204	

*For the year ended September 30, 1978

FRATERNAL SOCIETIES (cont.'d)
SPECIAL FUNDS
Income and Expenditure for the Year 1978

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Metro Police W & O Fund — Fraternal Fund	.....	.....	.....	33,722	33,722	.....	.....	33,722	.....	33,722	.....	1
2	Union of Canada Life Insurance — Teacher-Student Fund	460,413	96,167	.....	.....	556,580	124,414	*−80,460*		178,725	222,679	333,901	2
3	— Fraternal Society	15,701	6,495	.....	.....	22,196	.....	.....	.....	22,196	22,196	.....	3
	Totals	476,114	102,662	.....	33,722	612,498	124,414	*−80,460*	33,722	200,921	278,597	333,901	

Surplus Account for the Year 1978

	Society	Balance Jan. 1/1978	Net Revenue From Operations	Capital Gain/loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1978	
		$	$	$	$	$	$	$	
1	Metro Police W & O Fund — Fraternal Fund	.....	.....	.....	.....	.....	.....	.....	1
2	Union of Canada Life Insurance — Teacher-Student Fund	1,022,019	333,901	.....	.....	.....	.....	13,559.20	2
3	— Fraternal Society	83,341	.....	.....	.....	.....	.....	83,341	3
	Total	1,105,360	333,901	.....	.....	.....	.....	1,439,261	

GENERAL EXPENSE FUND

Income and Expenditure for the Year 1978

	Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: All Other Income	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus	
1	Funeral Society of Ontario	$	$ 63,624	$	$	$ 63,624	$	$	$	$ 45,887	$ 45,887	$ 17,737	1
2	Ontario S.S. Teachers' Fraternal Society*	71,505	.....	25,000	.....	96,505	.....	.....	.....	90,749	90,749	5,756	2
	Totals	71,505	63,624	25,000	.....	160,129	.....	.....	.....	136,636	136,636	23,493	3

Surplus Account for the Year 1978

	Society	Balance Jan. 1/1978	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1978	
1	Funeral Society of Ontario	$ 74,563	$ 17,737	$ 223	$	$	$ 92,523	1
2	Ontario S.S. Teachers' Fraternal Society*	*–5,336*	5,756	.....	.....	.....	420	2
	Totals	69,227	23,493	223	.....	.....	92,943	

*For the year ended September 30, 1978

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1978

	Short Name of Society	Assets						Liabilities				
		Real Estate	Mortgages on Real Estate	Bonds, Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	55,962	.....	.....	5,695	.....	61,657	.....	.....	61,657	61,657	1
2	Bled	.....	.....	105,000	14,053	.....	119,053	.....	.....	119,053	119,053	2
3	Border Cities Italian Club	.....	.....	50,100	4,810	1,220	56,130	.....	.....	56,130	56,130	3
4	Brantford Hungarian	.....	.....	37,500	12,059	.....	49,559	.....	.....	49,559	49,559	4
5	Brantford Polish	.....	.....	.....	16,131	.....	16,131	.....	.....	16,131	16,131	5
6	Canadian Hebrew	37,440	.....	47,850	2,568	1,714	89,572	.....	70	89,502	89,572	6
7	Canadian Pacific Expressmen's	.....	.....	3,000	28,014	.....	31,014	.....	.....	31,014	31,014	7
8	Czenstochower	3,032	.....	42,000	6,455	24,991	76,478	.....	1,495	74,983	76,478	8
9	Driltzer Young Men's	17,450	.....	26,500	498	500	44,948	.....	2,541	42,407	44,948	9
10	Goodwill	.....	.....	27,028	7,783	.....	34,811	.....	.....	34,811	34,811	10
11	Grand Order of Israel	.....	.....	59,850	11,293	15,314	86,457	19	937	85,501	86,457	11
12	Hamilton St. Stanislaus	.....	.....	8,905	7,165	.....	16,070	.....	.....	16,070	16,070	12
13	Hebrew Friendly Sons of David	.....	.....	16,000	7,347	14,638	37,985	.....	1,886	36,099	37,985	13
14	Independent Friendly Workers Circle	.....	.....	59,500	7,644	11,117	78,261	.....	420	77,841	78,261	14
15	Independent Federation	50,000	76,477	77,938	.....	16,249	220,664	.....	867	219,797	220,664	15
16	Italian Ladies	.....	.....	5,000	3,960	.....	8,960	.....	.....	8,960	8,960	16
17	Italian of Port Arthur	295,925	.....	.....	16,536	93,372	405,833	.....	31,131	374,702	405,833	17
18	Italian of Port Colbourne	346,868	.....	.....	18,873	66,561	432,302	.....	206,268	226,034	432,302	18
19	Iwansker	47,952	58,700	15,000	10,608	11,855	144,115	.....	1,100	143,015	144,115	19
20	Judean	14,800	11,125	19,000	12,343	25,573	82,841	.....	4,750	78,091	82,841	20
21	Kieltzer of Toronto	2,748	.....	17,000	6,066	12,634	38,448	708	7,569	30,171	38,448	21
22	Lagover	29,200	.....	10,000	12,205	2,405	53,810	.....	1,405	52,405	53,810	22
23	Linitzer	85,400	.....	67,000	18,311	4,685	175,396	.....	.....	175,396	175,396	23
24	Lodzer Center	30,233	.....	.....	3,198	600	34,031	.....	.....	34,031	34,031	24
25	Maclean-Hunter Printing Division	.....	.....	12,004	6,794	88	18,886	.....	.....	18,886	18,886	25
26	Marconi of Hamilton	.....	.....	9,000	1,547	.....	10,547	.....	.....	10,547	10,547	26
27	Massey-Harris Co. Verity Works	.....	.....	5,500	9,425	.....	14,925	.....	.....	14,925	14,925	27
28	Mozirer	15,985	35,000	50,600	6,639	12,855	121,079	.....	.....	121,079	121,079	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	6,815,782	.....	3,878,067	836,456	1,101,584	12,631,889	.....	163,112	12,468,777	12,631,889	29
30	Order of Sons of Italy of Ontario	.....	17,000	95,900	2,262	3,171	118,333	.....	.....	118,333	118,333	30
31	Ostrowetz Independent	.....	.....	137,000	7,303	6,323	150,626	300	150	150,176	150,626	31
32	Ozrower	1,680	.....	78,500	4,517	12,705	97,402	.....	700	96,702	97,402	32
33	Polish Alliance of Canada	.....	.....	30,000	3,941	.....	33,941	.....	658	33,283	33,941	33
34	Polish National Union of Canada	693,619	50,896	42,000	173,631	51,512	1,011,658	.....	88,854	922,804	1,011,658	34
35	Pride of Israel	.....	.....	177,500	15,946	9,884	203,330	5,700	36,365	161,265	203,330	35
36	Radomer	35,000	.....	1,600	18,969	23,157	78,726	450	.....	78,276	78,726	36
37	Societa Figli d'Italia di St. Antonio	.....	.....	15,000	1,634	.....	16,634	.....	.....	16,634	16,634	37
38	Societa Italiana di Gugliemo Marconi	225,763	.....	135,000	19,189	67,256	447,208	.....	16,840	430,368	447,208	38
39	Sons and Daughters of Canadian Lithuanian	.....	.....	.....	38,103	.....	38,103	.....	.....	38,103	38,103	39
40	Sons of Jacob	1	.....	37,061	12,298	5,216	54,576	.....	1,164	53,412	54,576	40

41	St. Boniface	.....	.....	2,200	765	.....	2,965	.....	.....	15,001	15,001	42
42	St. Joseph of Formosa	.....	.....	13,000	2,001	.....	15,001	.....	.....	47,641	48,796	43
43	Stashiver Young Men's	7,658	.....	18,428	7,548	15,162	48,796	.....	1,155	117,238	122,920	44
44	Toronto Grand Order of Israel	14,223	45,000	.....	58,391	5,306	122,920	.....	5,682	29,313	39,747	45
45	Toronto Hebrew	1,510	.....	32,800	3,597	1,840	39,747	.....	10,434	61,138	62,337	46
46	Toronto Independent	2,839	.....	47,000	3,997	8,501	62,337	200	999	25,475	32,985	47
47	United Jewish People's Order	.....	.....	19,000	11,504	2,481	32,985	225	7,285	5,061	5,061	48
48	Vitese	.....	.....	5,000	61	.....	5,061	.....	.....	26,405	26,405	49
49	Warsaw Lodzer	9,623	.....	.....	8,782	8,000	26,405	.....	.....	41,045	41,045	50
50	Wiersbniker Friendly	.....	.....	28,000	1,545	11,500	41,045	.....	.....	116,910	120,360	51
51	Young Men's Hebrew	3,780	.....	112,582	1,862	2,136	120,360	3,450	.....			
	TOTALS	8,844,473	294,198	5,676,913	1,492,322	1,652,105	17,960,011	11,052	593,837	17,355,122	17,960,011	

MUTUAL BENEFIT SOCIETIES FOR 1978

	Short Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assessments, Dues and Fees	Interest	All Other	Total	Expenses of Management	Benefits Paid	All Other	Total	Total	Entitled to Funeral Benefits	Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$				
1	Army & Navy Veterans Society of Hamilton	2,135	77	54,609	56,821	16,567	2,458	34,040	53,065	303	258	.....	1
2	Bled	12,285	8,913	.....	21,198	4,542	10,859	7,489	22,890	603	490	490	2
3	Border Cities Italian Club	16,626	4,664	.....	21,290	3,276	14,137	400	17,813	742	742	698	3
4	Brantford Hungarian	3,593	3,700	.....	7,293	1,702	1,315	30	3,047	189	189	189	4
5	Brantford Polish	2,397	1,035	.....	3,432	1,165	300	158	1,623	238	238	.....	5
6	Canadian Hebrew	8,985	2,935	7,404	19,324	8,375	1,694	4,855	14,924	175	175	175	6
7	Canadian Pacific Expressmen's	17,725	1,898	.....	19,623	2,308	19,742	.....	22,060	846	846	846	7
8	Czenatochower	10,918	6,664	4,860	22,442	15,963	2,305	872	19,140	148	148	148	8
9	Driltzer Young Men's	4,686	2,279	1,137	8,102	996	480	813	2,289	95	95	81	9
10	Goodwill	7,121	2,595	.....	9,716	801	5,130	.....	5,931	489	489	165	10
11	Grand Order of Israel	8,244	6,634	9,627	24,505	5,257	3,172	4,369	12,798	214	204	204	11
12	Hamilton St. Stanislaus	1,921	734	750	3,405	864	2,280	360	3,504	157	124	124	12
13	Hebrew Friendly Sons of Israel	2,431	1,576	2,847	6,854	2,195	920	252	3,367	89	89	89	13
14	Independent Friendly Workers Circle	16,750	4,352	4,802	25,904	8,282	430	14,721	23,433	246	246	166	14
15	Independent Federation	17,660	14,863	5,613	38,136	26,491	15,517	970	42,978	1,561	1,561	271	15
15	Italian Ladies	450	517	306	1,273	816	500	.....	1,316	75	75	.....	16
17	Italian of Port Arthur	9,136	3,286	96,156	108,578	41,198	7,158	25,262	73,618	674	606	606	17
18	Italian of Port Colborne	2,143	783	155,838	158,764	54,962	2,429	61,826	119,217	122	122	112	18
19	Iwansker	4,017	6,754	5,460	16,231	11,234	60	775	12,069	107	107	91	19
20	Judean	8,793	2,027	1,074	11,894	3,201	2,928	3,997	10,126	184	165	165	20
21	Kieltzer of Toronto	6,453	1,145	12,504	20,102	2,990	156	12,653	15,799	125	125	125	21
22	Lagover	2,066	1,449	7,525	11,040	7,588	459	1,620	9,667	94	77	77	22
23	Linitzer	5,063	9,044	6,380	20,487	5,891	2,366	6,582	14,839	182	182	182	23
24	Lodzer Centre	8,015	.....	3,262	11,277	8,163	291	2,755	11,209	165	165	165	24
25	Maclean-Hunter Printing Division	.....	1,386	.....	1,386	.....	7,337	.....	7,337	315	.....	315	25
26	Marconi of Hamilton	897	734	1,631	3,262	349	500	2106	2,955	83	81	.....	26
27	Massey-Harris Co. Verity Works	2,977	836	.....	3,813	774	3,013	.....	3,787	80	.....	80	27
28	Mozirer	4,262	8,984	7,270	20,516	4,484	824	5,265	10,573	123	123	123	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	242,151	243,779	1,327,203	1,813,133	1,470,956	63,191	129,295	1,663,442	15,566	2,700*	2,700*	29
30	Order of Sons of Italy of Ontario	7,012	6,942	2,397	16,351	7,704	5,700	1,074	14,478	1,071	619	.....	30
31	Astrowetz Independent	7,211	12,156	3,805	23,172	1,582	1,460	8,749	11,791	219	219	219	31
32	Ozrower	6,339	8,737	2,457	17,533	1,623	2,330	6,644	10,597	102	.....	102	32
33	Polish Alliance of Canada	6,340	2,229	.....	8,569	666	5,697	.....	6,363	1,775	735	.....	33
34	Polish National Union of Canada	9,950	15,973	245,964	271,887	145,968	5,790	130,135	281,893	1,615	930	930	34
35	Pride of Israel	31,760	17,124	9,055	57,939	21,002	11,639	20,210	52,851	656	603	603	35
36	Radomer	6,810	1,111	2,303	10,224	5,184	1,248	.....	6,432	276	276	276	36
37	Societa Figli d'Italia di St. Antonio	741	261	6,000	7,002	2,127	360	108	2,595	80	80	80	37
38	Societa Italiana di Gugliemo Marconi	4,008	5,634	43,244	52,886	4,836	1,122	6,055	12,013	336	226	226	38

39	Sons and Daughters of Canadian Lithuanian	.....	2,187	.....	2,187	[illegible]	.....	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
40	Sons of Jacob	4,952	3,665	1,775	10,392	4,495	1,166	608	6,269	138	138	137	40
41	St. Boniface	482	225	.....	707	251	693	.....	944	116	116	116	41
42	St. Joseph of Formosa	1,186	806	3	1,905	365	754	.....	1,119	189	188	188	42
43	Stashiver Young Men's	8,646	1,830	3,035	13,511	5,670	150	5,000	10,820	160	160	160	43
44	Toronto Grand Order of Israel	13,869	7,584	569	22,022	11,152	2,702	4,944	18,798	268	268	.....	44
45	Toronto Hebrew	9,705	1,427	.....	11,132	6,237	1,690	2,330	10,257	168	159	159	45
46	Toronto Independent	10,729	3,477	3,493	17,699	3,628	1,155	4,270	9,053	162	154	154	46
47	United Jewish People's Order	7,004	2,116	.....	9,120	4,697	3,813	648	9,158	643	.....	256	47
48	Vitese	1,140	825	.....	1,965	153	600	2,239	2,992	188	188	.....	48
49	Warsaw Lodzer	3,478	745	4,809	9,032	4,973	.....	496	5,469	147	.....	.....	49
50	Wierzbniker Friendly	5,160	1,976	1,212	8,348	2,072	472	2,082	4,626	101	101	89	50
51	Young Men's Hebrew	7,582	10,665	1,644	19,891	6,710	1,112	3,881	11,703	198	198	198	51
	TOTALS	584,004	451,338	2,048,023	3,083,365	1,953,144	221,614	520,938	2,695,696	32,819	15,780	12,280	

*Estimated

MUTUAL BENEFIT SOCIETIES FOR 1978

Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society of Hamilton	1897	Hamilton	H. Goldrup	W. Baikie	1
2	Bled	1940	Kirkland Lake	J. Hocevar	A. Jelovcan	2
3	Border Cities Italian Club	1933	Windsor	B. Tonial	L. Tonial	3
4	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	4
5	Brantford Polish	1932	Brantford	F. Wdowczyk	T. Wiacek	5
6	Canadian Hebrew	1920	Toronto	I. Denov	H. Haber	6
7	Canadian Pacific Expressmen's	1893	Toronto	H. D. Morrow	R. R. Weatherbee	7
8	Czenstochower	1914	Toronto	P. Skovronek	E. Pinkus	8
9	Driltzer Young Men's	1936	Toronto	M. Naiman	M. Bliman	9
10	Goodwill	1938	Toronto	Wm. Pugh	M. Clark	10
11	Grand Order of Israel	1908	Hamilton	R. Berk	J. Taylor	11
12	Hamilton St. Stanislaus	1915	Stoney Creek	M. Laska	S. Mazur	12
13	Hebrew-Friendly Sons of David	1962	Toronto	N. Green	L . Baker	13
14	Independent Friendly Workers Circle	1946	Toronto	I. Appel	L. Hacker	14
15	Independent Federation	1927	Toronto	M. J. Borsos	J. Koronyi	15
16	Italian Ladies	1939	Hamilton	R. Marranca	M. Farrauto	16
17	Italian of Port Arthur	1930	Thunder Bay	A. Arnone	J. Sabatini	17
18	Italian of Port Colborne	1938	Port Colborne	L. G. Ursini	G. Yus	18
19	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	19
20	Judean	1919	Toronto	H. Schaffel	M. Davis	20
21	Kieltzer of Toronto	1913	Toronto	H. Silverstein	C. Gordon	21
22	Lagover	1933	Toronto	M. Mandel	M. Greenspan	22
23	Limitzer	1916	Toronto	M. Shefman	M. Kollins	23
24	Lodzer Centre	1960	Toronto	A. Tintpulver	A. Kantor	24
25	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	25
26	Marconi of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	26
27	Massey-Harris Co. Verity Works	1899	Brantford	H. Childerhose	L. Gunson	27
28	Mozirer	1906	Toronto	S. Perlmutar	J. Abel	28
29	Odd Fellows Grand Lodge of Ontario I.O.O.F.	1875	Toronto	H. J. Noels	R. E. Yager	29
30	Order of Sons of Italy of Ontario	1926	Welland	T. Pizzo	Mrs. C. Bennedsen	30
31	Astrowetz Independent	1925	Toronto	L. Starkman	Q. R. Berman	31
32	Ozrower	1936	Toronto	F. Fogel	G. Wolk	32
33	Polish Alliance of Canada	1907	Toronto	H. M. Lopinski	W. Wawrow	33
34	Polish National Union of Canada	1930	Toronto	W. Korzeniowski	Fr. Twarog	34
35	Pride of Israel	1905	Toronto	H. Jubas	N. Bolter	35
36	Radomer	1935	Toronto	T. Swimmer	S. Kates	36
37	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	37
38	Societa Italian di Gugliemo Marconi	1917	Sault St. Marie	A. De Silvio	F. Fata	38
39	Sons and Daughters of Canadian Lithuanian	1914	Toronto	J. Shinkunas	C. Narush	39
40	Sons of Jacob	1918	Toronto	S. Elbaum	B. Gilbert	40
41	St. Boniface	1894	Kitchener	H. W. Joseph	B. Joseph	41

42	St. Joseph of Formosa	1918	Formosa	[illegible]	[illegible]	[illegible]
43	Stashiver Young Men's	1949	Toronto	H. Jaskolka	J. Goldhar	43
44	Toronto Grand Order of Israel	1972	Toronto	C. Weinberg	M. Winick	44
45	Toronto Hebrew	1899	Toronto	M. Aiken	M. Goldberg	45
46	Toronto Independent	1909	Toronto	G. Donsky	P. Ulster	46
47	United Jewish People's Order	1927	Toronto	J. Cowan	S. Shek	47
48	Vitese	1935	Toronto	T. Catania	S. Simone	48
49	Warsaw Lodzer	1928	Toronto	D. Geist	R. Tencer	49
50	Wierzbniker Friendly	1955	Toronto	W. Kirshenblatt	H. Kleinberg	50
51	Young Men's Hebrew	1908	Toronto	M. Ross	M. Harris	51

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND

	Name	As at	ASSETS: Bonds Debentures GIC's, Treasury Bills	Stocks	Mortgage Loans	Real Estate
			$	$	$	$
1	Blue Cross	June 30, 1978	45,254,523	.....	8,437,051	.....
2	Greenshield	Dec. 31, 1978	3,369,000	.....	486,972	226,626
3	Quebec Hospital Services Assoc.	Dec. 31, 1978	12,812,084	.....	.....	.....
	Sub-totals		61,435,607	.....	8,924,023	226,626
	CO-OPERATIVES					
4	Co-operative Health Services of Ontario	June 30, 1978	1,533,672	302,828	2,695,115	.....
5	Cumba	Aug. 31, 1978	1,615,359	145,597	30,064	.....
	Sub-totals		3,149,031	4,484,25	2,725,179	.....
	Totals		64,584,638	448,425	11,649,202	226,626

	Name	As at	LIABILITIES: Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Ban Over Draf and Loan
			$	$	$	$	$
1	Blue Cross	June 30, 1978	13,794,273	4,090,878	16,209,122	288,719	2,164
2	Greenshield	Dec. 31, 1978	.....	771,500	407,399	94,863	.....
3	Quebec Hospital Services Assoc.	Dec. 31, 1978	993,818	1,749,919	8,003,200	287,993	.....
			14,788,091	6,612,297	24,619,721	671,575	2,164
	CO-OPERATIVES						
4	Co-operative Health Services of Ontario	June 30, 1978	609,609	.....	1,000,000	27,508	1,123
5	Cumba	Aug. 31, 1978	59,988	101,700	923,300	18,640	12
	Sub-totals		669,597	101,700	1,923,300	46,148	1,136
	Totals		15,457,688	6,713,997	26,543,021	717,723	3,301

MEDICAL SERVICES ASSOCIATIONS, 1978

ASSETS

	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets	
	$	$	$	$	$	$	
....	890,915	637,354	4,181,433	.....	.....	59,401,276	1
.893	164,201	56,602	1,715	.....	24,234	4,522,243	2
,633	242,832	407,286	47,301	.....	6,029,414	20,476,550	3
,526	1,297,948	1,101,242	4,230,449	.....	6,053,648	84,400,069	
....	194,510	14,024	44,516	.....	192,331	4,976,996	4
220	37,891	88,729	60,121	.....	6,100	1,984,081	5
220	232,401	102,753	104,637	.....	198,431	6,961,077	
,746	1,530,349	1,203,995	4,335,086	.....	6,252,079	91,361,146	

LIABILITIES

ms in t	Group Pre-payments and Credits	Unpaid Patronage Dividends and Loans	Other Liabilities	Total Liabilities	Invest-ment Reserve	Surplus	Total Liabilities and Surplus	
	$	$	$	$	$	$	$	
....	1,015,421	.....	51,690	37,614,867	.....	21,786,409	59,401,276	1
....	54,362	.....	.....	1,328,124	.....	3,194,119	4,522,243	2
....	.....	.....	662,553	11,697,483	.....	8,779,067	20,476,550	3
....	1,069,783	.....	714,243	50,640,474	.....	33,759,595	84,400,069	
,412	.....	.....	.....	3,599,336	.....	1,377,660	4,976,996	4
,833	62,694	.....	8,051	1,214,657	.....	769,424	1,984,081	5
,245	62,694	.....	8,051	4,813,993	.....	2,147,084	6,961,077	
,245	1,132,477	.....	722,294	55,454,467	.....	35,906,679	91,361,146	

NON-PROFIT HOSPITAL AND MEDICAL SERVICE ASSOCIATIONS, 1978

	Name	Income and Expenses							
		Fiscal Year Ended	Premium Earned	Claims Incurred	Under-writing Profit or *Loss*	Net Other Income	Administration Expenses	Net Profit or *Loss*	
			$	$	$	$	$	$	
1	Blue Cross	June 30, 1978	121,361,826	115,997,116	5,364,710	4,815,004	11,200,932	*−1,021,218*	1
2	Greenshield	Dec. 31, 1978	11,362,404	9,910,882	1,451,522	395,109	1,718,188	128,443	2
3	Quebec Hospital Services Assoc.	Dec. 31, 1978	27,970,990	21,554,622	6,416,368	*−258,605*	5,870,764	286,999	3
	SUB-TOTALS		160,695,220	147,462,620	13,232,600	4,951,508	18,789,884	*−605,776*	
	CO-OPERATIVES								
4	Co-operative Health Services of Ontario	June 30, 1978	6,706,559	5,737,636	968,923	510,431	1,387,693	91,661	4
5	Cumba	Aug. 31, 1978	7,403,988	7,195,072	208,916	167,406	674,360	*−298,038*	5
	SUB-TOTALS		14,110,547	12,932,708	1,177,839	677,837	2,062,053	*−206,377*	
	TOTALS		174,805,767	160,395,328	14,410,439	5,629,345	20,851,937	*−812,153*	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1978
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1978	1,100,523	1,070,116	3,067,987	2,906,194	1
2	Greenshield	Dec. 31, 1978	.....	138	.....	412	2
3	Quebec Hospital Services	Dec. 31, 1978	1,105	1,830	2,807	4,416	3
	Sub-totals		1,101,628	1,072,084	3,070,794	2,911,022	
	CO-OPERATIVES						
4	Co-operative Health Services of Ontario	June 30, 1978	16,670	17,670	48,343	51,242	4
5	Cumba	Aug. 31, 1978	39,565	39,653	98,913	99,133	5
	Sub-totals		56,235	57,323	147,256	150,375	
	Totals		1,157,863	1,129,407	3,218,050	3,061,397	

Number of Subscribers and Persons Covered in Ontario
OTHER PLANS

	Fiscal Name	Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1978	1,143,268	1,172,453	3,017,867	3,367,849	1
2	Greenshield	Dec. 31, 1978	84,611	91,808	249,608	268,303	2
3	Quebec Hospital Services Association	Dec. 31, 1978	36,769	43,281	93,393	109,690	3
	Sub-totals		1,264,698	1,307,542	3,360,868	3,745,842	
	CO-OPERATIVES						
4	Co-operative Health Services of Ontario	June 30, 1978	74,208	67,747	215,203	196,465	4
5	Cumba	Aug. 31, 1978	64,837	64,875	162,092	162,188	5
	Sub-totals		139,045	132,622	377,295	358,653	
	Totals		1,403,743	1,440,164	3,738,163	4,104,495	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

HEAD OFFICE, WINNIPEG, MANITOBA

Officers.—Chairman of the Board, R. H. Jones; President, A. S. Jackson; Secretary, A. H. Ross; Treasurer, H. W. ddlestead.
Directors.—A. S. Jackson, R. H. Jones, D. C. Bjarnason, P. E. Newman, D. E. Rettie and A. V. Mauro.
Auditors.—Deloitte, Haskins & Sells.
Date of Incorporation.—July 15, 1964. *Commenced Business in Ontario.*—September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1978

Capital Stock	Maximum Considera-tion
ıthorized:	
100,000 preferred shares	$ 10,000,000
10,000 common shares	1,000,000
TOTAL	$ 11,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
;ued and outstanding:			
At beginning and end of year:			
Preferred shares	23,000	$ 2,300,000	$ 2,300,000
Common shares	5,000	$ 500,000	$ 500,000

Balance Sheet

Assets

ısh on hand and short term notes			$ 14,135,474
›nds and debentures owned by the company (market value $63,916,313)			78,252,061
ocks at market value			117,710,564
rst mortgage loans on real estate			375,575,544
ebentures of parent company			35,400,000
ertificate loans			20,277,119
vestment income, due and accrued			6,727,600
vestment in real estate (including office premises $2,024,080)			8,146,665
vestment in aircraft			7,727,344
vestment in oil and gas exploration			883,432
			664,835,803
ccounts and notes receivable from representatives and others		$ 3,466,000	
epaid expenses and deferred charges		6,166,397	
		9,632,397	
EDUCT—unadmitted assets		9,632,397	
TOTAL QUALIFIED ASSETS			$664,835,803

Liabilities, Capital and Surplus

ertificate liabilities			$607,110,628
lortgagors' deposits			10,723,021
rovision for additional certificate credits			8,023,815
erial debenture			2,391,000
ther liabilities			3,417,339
TOTAL LIABILITIES			$631,665,803
eferred income taxes			8,637,846
ıcome deferred to future years			1,094,366
			$640,398,015
apital stock paid			2,800,000
remium on capital stock	$ 7,934,600		
arned surplus	23,335,585	31,270,185	
EDUCT—unadmitted assets (per contra)		9,632,397	21,637,788
GRAND TOTAL			$664,835,803

Investors Syndicate Limited (concl'd)

Summary of Operations—Year Ended December 31, 1978

Loading charges on certificates			$ 5,459,760
Income from investments			53,507,355
			58,967,115
Interest on certificate reserves	$21,527,554		
Additional credits to certificate reserves	13,716,245	$35,243,799	
Salesmen's commissions	$ 6,245,342		
Sales and certificates insurance expenses	3,711,784	9,957,126	
Operating expenses		4,348,958	49,549,883
OPERATING INCOME			$ 9,417,232
Net loss from fees		*−930,984*	
Profit on sale of investment (net of tax)		*−1,825,004*	*−2,755,988*
			$ 6,661,244
Provision for income tax			893,000
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 5,768,244

Surplus Account—Year Ended December 31, 1978

BALANCE, December 31, 1977	$ 28,316,941
ADD—profit for the year	5,768,244
	$ 34,085,185
DEDUCT—dividends paid	2,815,000
BALANCE, DECEMBER 31, 1978	$ 31,270,185

Summary of Movement of Certificate at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1977		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1978	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
British Columbia	16,263	168,924,738	4,527	80,648,043	3,202	38,528,542	17,588	211,044,239
Alberta	18,324	174,623,489	4,403	62,655,677	2,888	30,437,261	19,839	206,841,905
Saskatchewan	13,720	125,912,833	2,118	32,201,038	1,681	14,949,033	14,157	143,164,838
Manitoba	24,305	202,807,445	3,476	51,155,286	3,296	29,901,250	24,485	224,061,481
Ontario	57,688	499,724,701	12,727	157,457,620	11,499	115,235,090	58,898	541,947,231
Quebec	14,477	113,686,937	3,462	29,047,750	2,322	19,004,257	15,617	123,732,430
New Brunswick	3,960	37,809,692	979	13,194,428	979	9,134,281	3,960	41,869,839
Nova Scotia	2,544	19,492,565	483	6,764,357	477	3,383,805	2,550	22,473,117
Newfoundland	1,240	8,838,200	103	1,230,902	168	1,174,253	1,175	8,894,849
Pr. Ed. Island	1,368	11,007,926	338	4,534,119	314	2,587,675	1,392	12,954,370
Miscellaneous	1,540	12,415,567	431	5,444,328	226	2,061,712	1,745	15,798,183
TOTALS	155,409	1,375,244,093	33,049	444,335,548	27,052	266,797,159	161,406	1,552,782,482

THE PROVIDENT INVESTMENT COMPANY

HEAD OFFICE, TORONTO, ONT.

Officers—Chairman of the Board and President, A. S. Jackson; Vice-Presidents, D. E. Rettie, G. L. F. Riddell and D. McMurray; Vice-President and Treasurer, H. W. Middlestead; Secretary, E. P. Stotts.
Directors—A. S. Jackson, D. E. Rettie and G. L. F. Riddell.
Auditors—Deloitte, Haskins & Sells.
Date of Incorporation—1952. *Commenced Business in Ontario.*—November 28, 1952.

Statement of Affairs for the Year Ended December 31, 1978

Capital Stock

thorized:	
90,000 5% preference shares, par value $100	$ 9,000,000
100,000 common shares, par value $10	1,000,000
	$10,000,000

	No. of Shares	Amount Subscribed	Amount Paid in Cash
:ference shares	4,000	$400,000	$ 400,000
mmon shares	10,000	100,000	100,000
lance at beginning and at end of year		$500,000	$ 500,000

Balance Sheet

Assets

sh on hand and in banks		$ 130,495
nds owned by the company (market value—$885,263)		970,126
ocks owned by the company at market value		31,250
ortgage loans on real estate		686,412
rtificate loans		48,241
vestment income, due and accrued		19,625
		$ 1,886,149
:ferred charges and other assets	$ 15,545	
cess of cost over market value of stocks	10,965	
	$ 26,510	
EDUCT—unadmitted assets	26,510	
TOTAL ADMITTED ASSETS		$ 1,886,149

Liabilities, Capital and Surplus

:rtificate liabilities		$ 1,034,490
ccounts payable and other liabilities		115,043
TOTAL LIABILITIES		$ 1,149,533
apital stock paid		500,000
arned surplus	263,126	
EDUCT—unadmitted assets (per contra)	26,510	236,616
GRAND TOTAL		$ 1,886,149

The Provident Investment Company (concl'd)

Summary of Operations—Year Ended December 31, 1978

Income from investments			$ 138,106
Interest on certificate reserves	$ 31,893	$ 42,313	
Additional credits to certificate reserves	10,420		
Salesmen's commissions		62	
Operating expenses		27,684	$ 70,059
OPERATING INCOME			$ 68,047
Net service fee income and miscellaneous expense			−720
			$ 67,327
Provision for income tax			−28,146
Net operating income			$ 39,181
Loss on investments—net of income taxes of $2,920			−98,745
NET LOSS CARRIED TO SURPLUS ACCOUNT			$− 59,564

Surplus Account—Year Ended December 31, 1978

BALANCE—December 31, 1977	$ 355,690
ADD—loss for the year	−59,564
	$ 296,126
DEDUCT—dividends paid during the year	−33,000
BALANCE, DECEMBER 31, 1978	$ 263,126

Summary of Movement of Certificates at Maturity Values by Provinces

PROVINCE	DECEMBER 31, 1977		ADDITIONS		DEDUCTIONS		DECEMBER 31, 1978	
	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE	No.	MATURITY VALUE
		$		$		$		$
Ontario	269	1,419,450	.....	.....	65	305,650	204	1,113,800
British Columbia	14	41,930	.....	.....	10	31,430	4	10,500
TOTALS	283	1,461,380	.....	.....	75	337,080	208	1,124,300

IV
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

Year	Number of Companies	Total Assets (1)	Total Premium Note Residue (2)	Total Liabilities (3)	Total Resources (1) + (2) − (3) (4)	Total Amount at Risk (5)	Percentage of (4) to (5)	
		$	$	$	$	$	%	
1 1925	71	1,267,312	14,971,606	475,991	15,762,927	499,206,380	3.158	1
2 1930	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699	2
3 1935	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729	3
4 1940	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129	4
5 1945	66	7,874,845	16,694,216	1,450,655	23,118,406	702,084,455	3.293	5
6 1950	66	10,425,398	25,866,622	2,432,744	33,859,276	1,068,073,264	3.170	6
7 1955	65	13,351,975	37,310,762	3,192,389	47,470,348	1,544,680,248	3.073	7
8 1960	64	14,765,560	43,086,264	3,991,086	53,860,738	1,844,651,384	2.920	8
9 1965	63	18,800,741	53,442,900	5,142,238	67,101,403	2,260,600,000	2.968	9
0 1970	57	25,339,839	63,440,241	6,113,201	82,666,879	2,711,300,000	3.049	10
1 1973	53	32,900,780	80,587,248	7,675,546	105,812,482	3,268,500,000	3.237	11
2 1974	53	37,584,094	95,675,403	8,563,103	124,696,394	4,187,200,000	2.978	12
3 1975	52	44,149,477	116,431,085	10,980,868	149,599,694	5,005,700,000	2.989	13
4 1976	52	53,307,689	*Nil	13,557,327	39,750,362	5,955,500,000	0.667	14
5 1977	52	62,393,051	Nil	15,506,371	46,886,680	7,077,300,000	0.663	15
6 1978	52	74,855,866	Nil	19,980,060	54,875,806	* *		

Legislation was enacted in 1975 permitting the Farm Mutuals to eliminate the Premium Note, provided they became members of the "Fire Mutual Guarantee Fund". (See Insurance Act, Chapter 224, Section 143, R.S.O. 1970). All the purely Mutual Companies became members of the Fund so eliminating the Premium Note Residue.

As Mutual Fire Insurance Corporations are now writing other classes of business than life, the amount at risk is no longer a meaningful figure.

TABLE II. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

Year	Number of Companies	Average of Total Net Amounts at Risk at Beginning and End of Year (1)	Total Amount of Cost of Management (2)	Percentage of (2) to (1)	Total Amount of Incurred Losses (3)	Percentage of (3) to (1)	Cost of $100 of Insurance During Year	
		$	$	%	$	%	cents	
1 1925	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08	1
2 1930	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19	2
3 1935	68	528,111,467	292,554	.0554	972,708	.1842	23.96	3
4 1940	67	565,580,645	330,900	.0585	951,261	.1682	22.67	4
5 1945	66	685,038,366	410,593	.0599	1,007,578	.1471	20.70	5
6 1950	66	1,020,968,720	637,828	.0625	1,578,496	.1546	21.71	6
7 1955	65	1,516,338,079	922,419	.0608	2,803,896	.1849	24.57	7
8 1960	64	1,805,188,548	1,233,251	.0683	2,845,161	.1576	22.59	8
9 1965	63	2,209,050,000	1,488,206	.0674	3,927,763	.1778	24.52	9
10 1970	57	2,619,600,000	2,281,776	.0871	4,803,209	.1834	27.05	10
11 1973	53	3,195,550,000	2,966,724	.0928	6,665,302	.2086	30.14	11
12 1974	53	3,727,850,000	3,625,606	.0973	7,953,262	.2133	31.06	12
13 1975	52	4,596,450,000	5,007,857	.1089	9,464,330	.2059	31.49	13
14 1976	52	5,480,600,000	5,559,738	.1014	11,043,792	.2015	30.30	14
15 1977	52	6,516,400,000	6,689,537	.1027	13,651,252	.2095	31.22	15

TABLE III. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1978

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life	2,246,566	9,847	2,256,413	1,361,631	.....	1,361,631	3,618,044	5,042,671	1
2	Acadia Life	1,051,145	.....	1,051,145	581,604	.....	581,604	1,632,749	3,907,603	2
3	Aeterna Life	33,787	.....	33,787	183,674	.....	183,674	217,461	8,089,961	3
4	Aetna Life	241,331	8,824,279	9,065,610	.....	1,055,509	1,055,509	10,121,119	12,117,934	4
5	Alliance Mutual Life	364,038	150,039	514,077	45,113	24,548	69,661	583,738	24,747,994	5
6	Allstate Life	75,950	42,605	118,555	.....	.....	.....	.....	217,243	6
7	Allstate Life of Canada	2,498,464	1,515,779	4,014,243	445,619	1,285,095	1,730,714	5,744,957	10,358,448	7
8	American Bankers Life Assur. Co.	.....	105,236	105,236	.....	.....	.....	105,236	493,440	8
9	American Health and Life	.....	12,417	12,417	.....	.....	.....	12,417	67,931	9
10	Artisans Life Ins. Co.	387,613	34,819	422,432	249,680	6,471	256,151	678,583	33,206,720	10
11	L'Assur-Desjardins	113,540	2,589,536	2,703,076	122,752	258,768	381,520	3,084,596	119,611,292	11
12	Assumption Mutual Life	46,399	20,718	67,117	5,736	.....	5,736	72,853	6,152,780	12
13	Atlantic Mutual Life Ins. Co.	2,080	28,894	30,974	.....	.....	.....	30,974	851,608	13
14	Bankers Life Co.	.....	238,458	238,458	.....	53,291	53,291	291,749	351,496	14
15	British Pacific Life	73,500	.....	73,500	.....	.....	.....	73,500	374,971	15
16	Canada Life	31,419,283	24,704,146	56,123,429	33,938,505	83,783,362	117,721,867	173,845,296	284,526,067	16
17	Canadian General Life	243,883	1,517,298	1,761,181	31,849	.....	31,849	1,793,030	3,952,015	17
18	Capitol Life	.....	*−6,854*	*−6,854*	.....	.....	.....	*−6,854*	42,673	18
19	Charter National Life	11,926	.....	11,926	.....	.....	.....	11,926	54,559	19
20	Chrysler Life Ins. Co. of Canada	.....	108,866	108,866	.....	.....	.....	108,866	332,251	20
21	Citadel Life Assur. Co.	3,347,479	611,043	3,958,522	985,894	1,642,136	2,628,030	6,586,552	18,232,785	21
22	College Retirement Equities Fund	.....	.....	.....	126,857	.....	126,857	126,857	1,669,150	22
23	Colonia Life Ins. Co.	1,640,226	14,855	1,655,081	172,178	.....	172,178	1,827,259	3,000,730	23
24	Combined Insurance Co. of America	2,939,874	15,960	2,955,834	.....	.....	.....	2,955,834	7,090,112	24
25	Commercial Life	4,361,216	550,493	4,911,709	1,469,604	761,005	2,230,609	7,142,318	12,701,456	25
26	Commercial Union Assurance Co.	5,407,307	956,715	6,364,022	1,461,397	609,421	2,070,818	8,434,840	28,851,298	26
27	Confederation Life	17,261,941	23,521,862	40,783,803	15,720,284	55,087,025	70,807,309	111,591,112	226,531,632	27
28	Connecticut General	27,105	1,036,930	1,064,035	.....	53,429	53,429	1,117,464	1,337,992	28
29	Continental Assurance	.....	283,584	283,584	.....	*−9,287*	*−9,287*	274,297	280,470	29
30	Constellation Life Assur.	89,591	684,279	773,870	.....	.....	.....	773,870	2,123,426	30
31	Co-operative Life Ins.	169,244	3,790,644	3,959,888	16,183	142,838	159,021	4,118,909	35,939,844	31
32	Co-operators Life Ins. Assoc.	7,518,020	.....	7,518,020	3,861,091	112,442	3,973,533	11,491,553	11,491,553	32
33	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	33
34	Crown Life	27,405,577	9,967,549	37,373,126	5,275,609	12,185,656	17,461,265	54,834,391	134,144,709	34
35	Cumis Life Ins. Co.	416,198	13,443,165	13,859,363	539,098	3,296,423	3,835,521	17,694,884	28,247,427	35
36	Cuna Mutual	1,121,050	206,940	1,327,990	554,681	.....	554,681	1,882,671	3,118,263	36
37	Dominion Life	10,178,816	3,504,338	13,683,154	24,109,004	2,907,097	27,016,101	40,699,255	93,672,447	37
38	Dominion of Canada General	1,601,681	644,778	2,246,459	4,681,763	347,584	5,029,347	7,275,806	13,052,775	38
39	Eaton/Bay Life Assur. Co.	3,166,886	5,482,128	8,649,014	4,972,673	532,786	5,505,459	14,154,473	23,633,930	39
40	L'Economie Mutuelle	180,503	.....	180,503	60,591	.....	60,591	241,094	9,471,242	40
41	Empire Life	10,371,075	1,211,474	11,582,549	4,617,663	1,225,415	5,843,078	17,425,627	34,412,987	41

42	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
43	Equitable Life of U.S.	149,362	2,312,980	2,462,342	.....	255,890	255,890	2,718,232	3,128,910	43	
44	Excelsior Life	10,082,438	11,357,622	21,440,060	9,156,175	35,159,520	44,315,695	65,755,755	130,341,504	44	
45	Family Life Ins. Co.	2,274,575	6,295	2,280,870	2,218,295	180,772	2,399,067	4,679,937	17,603,486	45	
46	Federal Home Life Ins. Co.	10,907	4,264	15,171	.....	.....	.....	15,171	16,259	46	
47	Federated Life Ins. Co.	355,212	8,403	363,615	26,193	.....	26,193	389,808	1,455,620	47	
48	Fidelity Life	526,583	76,044	602,627	365,227	15,599	380,826	983,453	11,251,367	48	
49	Financial Life Assurance	68,677	94,330	163,007	1,000	.....	1,000	164,007	1,241,846	49	
50	Ford Life	.....	221,893	221,893	.....	.....	.....	221,893	1,816,850	50	
51	Franklin Life	153,761	.....	153,761	440	.....	440	154,201	188,919	51	
52	Gamble Alden Life	.....	62,453	62,453	.....	.....	.....	62,453	419,132	52	
53	General American Life	.....	15,731	15,731	.....	.....	.....	15,731	16,037	53	
54	Gerling Global Life	2,159,495	41,900	2,201,395	296,711	256,613	553,324	2,754,719	3,915,964	54	
55	Globe Life Ins. Co.	170,650	406,876	577,526	.....	.....	.....	577,526	1,328,724	55	
56	Great West Life	22,456,763	17,705,341	40,162,104	11,966,562	43,147,889	55,114,451	95,276,555	325,676,197	56	
57	Hartford Life	.....	48,731	48,731	.....	.....	.....	48,731	77,672	57	
58	Heritage Life	551,428	59,844	611,272	440,490	93,197	533,687	1,144,959	1,232,352	58	
59	Imperial Life	12,640,168	5,336,957	17,977,125	11,831,663	10,313,702	22,145,365	40,122,490	93,337,720	59	
60	Industrial Life	2,873,615	842,101	3,715,716	5,318,387	1,775,201	7,093,588	10,809,304	97,085,681	60	
61	John Hancock Mutual	86,596	1,522,759	1,609,355	.....	23,509	23,509	1,632,864	3,016,187	61	
62	Laurentian Mutual	419,553	*−7,602*	411,951	20,973	.....	20,973	432,924	35,623,193	62	
63	Laurier Life	687,507	768,646	1,456,153	.....	.....	.....	1,456,153	2,074,038	63	
64	Life Ins. of North America	1,688	38,945	40,633	.....	.....	.....	40,633	145,089	64	
65	London Life	144,921,087	24,015,246	168,936,333	14,047,753	28,333,965	42,381,718	211,318,051	370,825,758	65	
66	Loyal Protective	204,210	1,310	205,520	563	.....	563	206,083	438,265	66	
67	Maccabees	67,373	686,135	753,508	.....	.....	.....	753,508	1,339,192	67	
68	Manufacturers Life	28,652,488	4,436,513	33,089,001	37,988,783	76,369,538	114,358,321	147,447,322	287,883,148	68	
69	Maritime Life	6,977,406	3,566,619	10,544,025	22,141,216	6,782,891	28,924,107	39,468,132	100,620,628	69	
70	Maryland Life of Baltimore	.....	1,026,929	1,026,929	.....	.....	.....	1,026,929	3,932,565	70	
71	Massachussetts Mutual	2,171	6,079	8,250	.....	29,651	29,651	37,901	64,223	71	
72	Metropolitan Life	56,260,543	18,240,613	74,501,156	4,802,029	9,860,104	14,662,133	89,163,289	241,130,498	72	
73	Ministers Life and Casualty	72,886	.....	72,886	.....	.....	.....	72,886	123,371	73	
74	Minnesota Mutual	854	24,159	25,013	.....	.....	.....	25,013	58,369	74	
75	Monarch Life	10,548,152	42,354	10,590,506	6,218,395	3,903,648	10,122,043	20,712,549	53,546,513	75	
76	Montreal Life	2,675,420	165,075	2,840,495	722,438	907,426	1,629,864	4,470,359	16,867,332	76	
77	Mony Life	1,180,527	.....	1,180,527	475,628	.....	475,628	1,656,155	5,611,738	77	
78	Mutual of Canada	61,349,099	19,652,057	81,001,156	47,136,632	35,812,171	82,948,803	173,949,959	338,436,450	78	
79	Mutual of New York	775,186	39,289	814,475	6,799	61,070	67,869	882,344	2,566,088	79	
80	Mutual of Omaha	952,760	3,123,849	4,076,609	717,640	403,035	1,120,675	5,197,284	13,793,980	80	
81	National Life Assurance Co.	4,754,022	8,362,003	13,116,025	1,717,716	47,281,657	48,999,373	62,115,398	87,477,641	81	
82	New England Mutual	.....	35,833	35,833	.....	.....	.....	35,833	40,587	82	
83	New York Life	6,418,321	2,479,102	8,897,423	458,470	.....	458,470	9,355,893	38,521,720	83	
84	North American Life	20,577,924	6,655,360	27,233,284	16,095,545	36,664,352	52,759,897	79,993,181	158,615,473	84	
85	North American Life Casualty	502,596	261,133	763,729	10,008	29,047	39,055	802,784	2,058,152	85	
86	North West Life Assur. Co. of Can.	1,282,109	.....	1,282,109	337,362	.....	337,362	1,619,471	10,571,438	86	
87	Northern Life	9,485,743	1,483,848	10,969,591	2,103,851	455,663	2,559,514	13,529,105	20,999,969	87	
88	Norwich Union Life	3,118,152	765,920	3,884,072	1,369,654	3,049,119	4,418,773	8,302,845	15,176,192	88	
89	Occidental Life of California	11,484,212	764,551	12,248,763	1,038	396,058	397,096	12,645,859	34,099,655	89	
90	Occidental Life of Canada	508,307	.....	508,307	2,150,490	98,303	2,248,793	2,757,100	7,978,109	90	
91	Old Republic Life	.....	2,277,711	2,277,711	.....	.....	.....	2,277,711	6,723,877	91	
92	Paul Revere Life	1,297,527	60,032	1,357,559	141,533	.....	141,533	1,499,092	3,508,272	92	

TABLE III. LIFE INSURANCE—DIRECT PREMIUMS ON ONTARIO BUSINESS, 1978 (Concl'd)

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
93	Penn Mutual Life	2,211	.....	2,211	.....	.....	.....	2,211	2,211	93
94	Pennsylvania Life	353,379	79,381	432,760	.....	.....	.....	432,760	2,048,880	94
95	PHF Life	.....	63,421	63,421	.....	.....	.....	63,421	91,801	95
96	Phoenix Assurance	5,172	.....	5,172	.....	.....	.....	5,172	7,355	96
97	Pierce National Life	.....	7,951	7,951	.....	.....	.....	7,951	1,590,251	97
98	Pitts Life	150,328	206,701	357,029	19,933	.....	19,933	376,962	434,244	98
99	Presbyterian Ministers	196,469	.....	196,469	174	.....	174	196,643	303,045	99
100	Les Prevoyants du Canada	476,808	27,410	504,218	55,126	119,196	174,322	678,540	19,984,608	100
101	Les Prevoyants du Canada (Pens.)	.....	.....	.....	9,150	.....	9,150	9,150	356,533	101
102	Provident Alliance Life Ins. Co.	.....	283,979	283,979	.....	.....	.....	283,979	898,768	102
103	Provident Life and Accident	24,301	297,264	321,565	.....	.....	.....	321,565	522,944	103
104	Prudential of America	53,652,368	16,894,876	70,547,244	10,208,921	14,773,983	24,982,904	95,530,148	200,289,167	104
105	Prudential of England	31,443,464	978,094	32,421,558	1,940,430	16,364,011	18,304,441	50,725,999	119,255,149	105
106	Reliable Life	260,112	554,144	814,256	.....	.....	.....	814,256	2,113,608	106
107	Royal Insurance Co.	2,642,539	304,004	2,946,543	201,470	.....	201,470	3,148,013	12,906,727	107
108	Sauvegarde Life	629,211	70,797	700,008	152,171	.....	152,171	852,179	29,330,069	108
109	Safeco Life	.....	30,869	30,869	.....	.....	.....	30,869	63,724	109
110	Seaboard Life	43,480	226,512	269,992	1,124	.....	1,124	271,116	3,392,866	110
111	Sovereign Life	3,019,119	379,567	3,398,686	332,086	.....	332,086	3,730,772	11,481,640	111
112	Standard Life	13,112,647	1,163,272	14,275,919	8,092,047	100,132,660	108,224,707	122,500,626	237,677,332	112
113	State Farm Life	5,071,585	155,229	5,226,814	445,513	.....	445,513	5,672,327	6,936,714	113
114	State Mutual Life	735	105,897	106,632	.....	.....	.....	106,632	110,721	114
115	Sun Alliance and London	727,971	29,186	757,157	162	.....	162	757,319	1,708,571	115
116	Sun Life of Canada	48,825,687	34,783,875	83,609,562	44,279,590	22,691,035	66,970,625	150,580,187	433,478,501	116
117	Teachers Ins. and Annuity	59,860	.....	59,860	284,075	.....	284,075	343,935	4,083,059	117
118	Toronto Mutual	3,027,898	.....	3,027,898	231,348	.....	231,348	3,259,246	3,371,192	118
119	Travelers Ins. of Hartford	1,271,077	1,935,867	3,206,944	11,414	234,359	245,773	3,452,717	7,082,450	119
120	Travelers Life Ins. Co. of Canada	1,076,342	4,015,095	5,091,437	6,111,515	4,042,157	10,153,672	15,245,109	25,394,499	120
121	Union Mutual	25,323	7,125	32,448	.....	.....	.....	32,448	350,079	121
122	United American Ins. Co.	38,711	.....	38,711	.....	.....	.....	38,711	532,477	122
123	United Benefit	271,096	6,603	277,699	216	.....	216	277,915	493,869	123
124	Washington National Ins.	.....	16,724	16,724	.....	.....	.....	16,724	16,724	124
125	Wawanesa Mutual	455,623	8,666	464,289	1,020,945	.....	.....	1,020,945	4,428,745	125
126	Western Life	700,922	.....	700,922	48,646	.....	48,646	749,568	1,718,239	126
127	Zurich Life	4,097,396	1,026,459	5,123,855	3,482,999	1,635,120	5,118,119	10,241,974	23,738,978	127
	Totals—1978	743,504,107	311,308,333	1,054,812,440	386,239,341	669,003,110	1,055,242,451	2,110,054,891	4,943,603,773	
	Totals—1977	683,298,184	288,194,146	971,492,330	321,904,676	577,907,403	899,812,079	1,871,304,409	4,307,230,512	

TABLE IV. LIFE INSURANCE — DISBURSEMENTS

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life	1,086,920	8,447	1,095,367	949,485	.....	949,485	2,044,852	2,565,415	1
2	Acadia Life	289,132	.....	289,132	201,107	.....	201,107	490,239	1,128,567	2
3	Aeterna Life	4,124	.....	4,124	72,428	.....	72,428	76,552	2,890,287	3
4	Aetna Life	600,809	7,247,057	7,847,866	300	224,736	225,036	8,072,902	11,148,993	4
5	Alliance Mutual Life	163,888	174,431	338,319	31,838	461	32,299	370,618	19,956,302	5
6	Allstate Life	3,000	226	3,226	.....	.....	.....	3,226	35,645	6
7	Allstate Life of Canada	477,306	1,115,460	1,592,766	141,963	48,372	190,355	1,783,101	3,401,282	7
8	American Bankers Life Assur. Co.	.....	134,567	134,567	.....	.....	.....	134,567	534,112	8
9	American Health and Life	.....	8,800	8,800	.....	.....	.....	8,800	38,141	9
10	Artisans Life Ins. Co.	234,831	51,921	286,752	111,905	.....	111,905	398,657	15,141,043	10
11	L'Assur-Desjardins	13,094	2,372,885	2,385,979	65,897	24,499	90,396	2,476,375	71,427,335	11
12	Assumption Mutual Life	24,823	995	25,818	1,611	.....	1,611	27,429	4,224,008	12
13	Atlantic Mutual Life Ins. Co.	.....	78,586	78,586	.....	.....	.....	78,586	843,663	13
14	Bankers Life Co.	.....	205,647	205,647	.....	6,650	6,650	212,297	364,830	14
15	British Pacific Life	10,477	.....	10,477	.....	.....	.....	10,477	216,715	15
16	Canada Life	22,908,335	21,154,835	44,063,170	14,424,336	9,388,742	23,813,078	67,876,248	137,852,797	16
17	Canadian General Life	79,936	715,437	795,393	.....	.....	.....	795,393	1,851,243	17
18	Capitol Life	.....	127,033	127,033	.....	.....	.....	127,033	195,459	18
19	Charter National Life	.....	.....	.....	.....	.....	.....	.....	.....	19
20	Chrysler Life Ins. Co. of Canada	.....	115,587	115,587	.....	.....	.....	115,587	294,185	20
21	Citadel Life Assur. Co.	1,499,648	397,105	1,896,753	313,723	17,400	331,123	2,227,876	6,607,015	21
22	College Retirement Equities Fund	.....	.....	.....	58,812	.....	58,812	58,812	570,108	22
23	Colonia Life Ins. Co.	622,462	8,292	630,754	99,339	.....	99,339	730,093	847,699	23
24	Combined Insurance Co. of America	744,552	.....	744,552	.....	.....	.....	744,552	1,395,736	24
25	Commercial Life	1,861,411	477,677	2,339,088	423,050	391,051	814,101	3,153,189	4,774,905	25
26	Commercial Union Assurance Co.	2,825,020	548,844	3,373,864	792,661	182,541	975,202	4,349,066	16,101,606	26
27	Confederation Life	14,075,625	20,327,086	34,402,711	10,998,448	49,346,493	60,344,941	94,747,652	154,022,329	27
28	Connecticut General	16,175	661,746	677,921	1,550	87,984	89,534	767,455	1,355,306	28
29	Continental Assurance	.....	30,391	30,391	.....	1,942,518	1,942,518	1,972,909	2,007,691	29
30	Constellation Life Assur.	10,000	328,000	338,000	.....	.....	.....	338,000	1,106,517	30
31	Co-operative Life Ins.	166,159	2,985,450	3,151,609	11,587	43,071	54,658	3,206,267	19,763,081	31
32	Co-operators Life Ins. Assoc.	3,130,117	*−51,826*	3,078,291	1,802,356	59,901	1,862,257	4,940,548	4,940,548	32
33	Credit Life	.....	.....	.....	.....	.....	.....	.....	−1	33
34	Crown Life	13,971,893	7,552,577	21,524,470	5,795,373	26,897,015	32,692,388	54,216,858	104,356,423	34
35	Cumis Life Ins. Co.	120,502	10,077,992	10,198,494	71,687	440,632	512,319	10,710,813	16,415,846	35
36	Cuna Mutual	809,762	76,750	886,512	928,904	.....	928,904	1,815,416	2,977,784	36
37	Dominion Life	9,151,192	2,623,173	11,774,365	7,483,780	1,977,177	9,460,957	21,235,322	40,940,961	37
38	Dominion of Canada General	1,147,758	700,587	1,848,345	1,320,396	12,191	1,332,587	3,180,932	5,066,169	38
39	Eaton/Bay Life Assur. Co.	1,441,263	1,216,560	2,657,823	952,640	95,840	1,048,480	3,706,303	9,239,669	39
40	L'Economie Mutuelle	42,783	.....	42,783	44,855	1,444	46,299	89,082	5,799,307	40

TABLE IV. LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1978 (Concl'd)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
41	Empire Life	4,856,538	1,087,804	5,944,342	1,699,908	1,111,294	2,811,202	8,755,544	18,629,280	41
42	Equitable Life Canada	5,045,596	1,627,560	6,673,156	1,285,248	345,087	1,630,335	8,303,491	15,310,397	42
43	Equitable Life of U.S.	81,320	1,598,664	1,679,984	4,875	21,9819	224,766	1,904,750	3,650,407	43
44	Excelsior Life	7,600,780	8,245,262	15,846,042	2,779,333	13,858,425	16,637,758	32,483,800	62,282,894	44
45	Family Life Ins. Co.	706,643	.....	706,643	1,409,075	376,747	1,785,822	2,492,465	10,235,963	45
46	Federal Home Life Ins. Co.	10,170	7,076	17,246	.....	.....	.....	17,246	62,364	46
47	Federated Life Ins. Co.	48,884	4,750	53,634	13,864	.....	13,864	67,498	429,329	47
48	Fidelity Life	289,017	11,494	300,511	12,668	13,581	26,249	326,760	4,236,745	48
49	Financial Life Assurance	23,955	65,290	89,245	.....	41,468	41,468	130,713	672,679	49
50	Ford Life	.....	190,721	190,721	.....	.....	.....	190,721	961,495	50
51	Franklin Life	10,358	.....	10,358	491	.....	491	10,849	29,888	51
52	Gamble Alden Life	.....	31,705	31,705	32,243	.....	32,243	63,948	251,182	52
53	General American Life	.....	77,251	77,251	.....	.....	.....	77,251	77,367	53
54	Gerling Global Life	1,010,789	.....	1,010,789	214,115	86,157	300,272	1,311,061	2,106,760	54
55	Globe Life Ins. Co.	69,319	437,173	506,492	9,295	.....	9,295	515,787	1,027,693	55
56	Great West Life	18,638,690	14,427,758	33,066,448	10,891,665	13,631,269	24,522,934	57,589,382	206,809,321	56
57	Hartford Life	.....	1,000	1,000	.....	.....	.....	1,000	11,000	57
58	Heritage Life	170,631	43,483	214,069	74,521	.....	74,521	288,590	288,590	58
59	Imperial Life	12,113,026	5,422,817	17,535,843	6,426,173	2,580,108	9,006,281	26,542,124	52,657,749	59
60	Industrial Life	1,650,115	1,032,680	2,682,795	2,365,672	2,501,465	4,867,137	7,549,932	44,040,238	60
61	John Hancock Mutual	48,921	941,796	990,717	3,543	56,084	59,627	1,050,344	1,759,868	61
62	Laurentian Mutual	268,557	.....	268,557	25,825	.....	25,825	294,382	15,749,607	62
63	Laurier Life	346,593	233,729	580,322	.....	.....	.....	580,322	982,310	63
64	Life Ins. of North America	.....	51,000	51,000	.....	.....	.....	51,000	168,804	64
65	London Life	84,083,215	20,417,695	104,500,910	10,062,331	10,121,673	20,184,004	124,684,914	210,898,897	65
66	Loyal Protective	93,045	.....	93,045	88	.....	88	93,133	310,271	66
67	Maccabees	154,812	405,666	560,478	.....	.....	.....	560,478	1,301,201	67
68	Manufacturers Life	19,420,652	4,477,577	23,898,229	28,275,531	89,690,308	117,965,839	141,864,068	219,431,664	68
69	Maritime Life	1,825,228	2,079,304	3,904,532	1,648,527	324,596	1,973,123	5,877,655	16,566,010	69
70	Maryland Life of Baltimore	.....	657,749	657,749	.....	.....	.....	657,749	2,013,369	70
71	Massachussetts Mutual	104	15,493	15,597	.....	36,017	36,017	51,614	177,970	71
72	Metropolitan Life	46,355,311	17,921,691	64,277,002	3,171,230	7,266,243	10,437,473	74,714,475	184,549,260	72
73	Ministers Life and Casualty	150,258	.....	150,258	.....	.....	.....	150,258	226,142	73
74	Minnesota Mutual	7,342	4,520	11,862	.....	8,011	8,011	19,873	19,222	74
75	Monarch Life	4,610,590	46,722	4,657,312	3,119,432	1,894,961	5,014,393	9,671,705	26,024,799	75
76	Montreal Life	1,630,821	138,189	1,769,010	216,159	332,150	548,309	2,317,319	9,071,460	76
77	Mony Life	115,462	.....	115,462	119,932	.....	119,932	235,394	943,025	77
78	Mutual of Canada	53,644,188	17,840,735	71,484,923	14,851,063	19,063,119	33,914,182	105,399,105	206,129,386	78
79	Mutual of New York	927,785	43,750	971,535	15,743	20,041	35,784	1,007,319	2,837,758	79
80	Mutual of Omaha	848,228	580,506	1,428,734	156,880	130,428	287,308	1,716,042	5,706,580	80

81	National Life Assurance Co.	.....	25,982	25,982	.....	.....	.....	25,982	32,865	82
82	New England Mutual	3,850,704	2,086,844	5,937,548	89,297	88,869	178,166	6,115,714	18,930,264	83
83	New York Life	15,265,379	5,186,143	20,451,522	8,821,244	10,903,233	19,724,477	40,175,999	87,370,399	84
84	North American Life	397,662	−29	397,633	9,380	48,526	57,906	455,539	1,501,503	85
85	North American Life Casualty	141,725	.....	141,725	7,056	.....	7,056	148,781	5,308,979	86
86	North West Life Assur. Co. of Can.	5,027,572	1,219,462	6,247,034	1,445,976	466,068	1,912,044	8,159,078	13,305,299	87
87	Northern Life	2,161,903	435,867	2,597,770	553,473	2,015,088	2,568,561	5,166,331	10,057,799	88
88	Norwich Union Life	4,111,380	854,729	4,966,109	750	285,541	286,291	5,252,400	14,087,418	89
89	Occidental Life of California	138,730	.....	138,730	561,058	.....	561,058	699,788	2,242,589	90
90	Occidental Life of Canada	.....	646,930	646,930	.....	.....	.....	646,930	1,777,183	91
91	Old Republic Life	.....	.....	.....	.....	.....	.....	.....	4,836	92
92	PHF Life	695,066	22,622	717,688	26,189	.....	26,189	743,877	1,414,117	93
93	Paul Revere Life	316	.....	316	.....	.....	.....	316	316	94
94	Penn Mutual Life	26,746	39,665	66,411	.....	.....	.....	66,411	317,819	95
95	Pennsylvania Life	6,600	.....	6,600	.....	.....	.....	6,600	12,802	96
96	Phoenix Assurance	3,272	.....	3,272	.....	.....	.....	3,272	342,745	97
97	Pierce National Life	8,587	107,350	115,937	4,644	.....	4,644	120,581	136,894	98
98	Pitts Life	66,924	.....	66,924	.....	.....	.....	66,924	105,983	99
99	Presbyterian Ministers	209,928	.....	209,928	31,501	.....	31,501	241,429	7,772,178	100
100	Les Prevoyants du Canada	.....	.....	.....	29,026	.....	29,026	29,026	1,130,952	101
101	Les Prevoyants du Canada (Pens.)	.....	48,280	48,280	.....	.....	.....	48,280	106,469	102
102	Provident Alliance Life Ins. Co.	13,325	263,450	276,775	.....	.....	.....	276,775	320,125	103
103	Provident Life and Accident	38,500,488	13,957,771	52,458,259	4,048,322	2,486,956	6,535,278	58,993,537	122,241,282	104
104	Prudential of America	19,397,323	737,063	20,134,386	850,151	6,005,748	6,855,899	26,990,285	70,503,630	105
105	Prudential of England	188,320	286,000	474,320	.....	.....	.....	474,320	1,135,885	106
106	Reliable Life	1,384,228	129,079	1,511,307	119,789	.....	119,789	1,631,096	6,686,970	107
107	Royal Insurance Co.	710,776	56,752	767,528	78,485	.....	78,485	846,013	16,970,933	108
108	Sauvegarde Life	.....	626	626	.....	.....	.....	626	626	109
109	Safeco Life	11,836	32,000	43,836	699	.....	699	44,535	2,005,158	110
110	Seaboard Life	2,340,935	616,749	2,957,684	220,308	.....	220,308	9,161,534	3,177,992	111
111	Sovereign Life	7,983,934	1,094,312	9,074,246	5,850,584	47,721,363	53,571,947	62,650,193	119,370,547	112
112	Standard Life	1,468,929	47,660	1,516,589	168,831	.....	168,831	1,685,420	2,093,419	113
113	State Farm Life	208	53,500	53,708	.....	.....	.....	53,708	53,708	114
114	State Mutual Life	329,644	24,252	353,896	15,088	.....	15,088	363,984	790,080	115
115	Sun Alliance and London	32,111,378	29,968,508	62,079,886	13,297,106	11,364,350	24,661,456	86,741,342	248,699,981	116
116	Sun Life of Canada	85,448	.....	85,448	671,145	.....	671,145	756,593	3,751,772	117
117	Teachers Ins. and Annuity	1,539,519	.....	1,539,519	60,410	.....	60,410	1,599,929	1,651,512	118
118	Toronto Mutual	1,603,789	1,522,051	3,125,840	26,019	603,811	629,830	3,755,670	7,744,978	119
119	Travelers Ins. of Hartford	231,732	2,702,573	2,934,305	679,528	815,630	1,495,158	4,429,463	8,361,122	120
120	Travelers Life Ins. Co. of Canada	18,486	−571	17,915	220	.....	220	18,135	154,943	121
121	Union Mutual	2,200	.....	2,200	.....	.....	.....	2,200	113,806	122
122	United American Ins. Co.	285,671	.....	285,671	13,364	.....	13,364	299,035	477,927	123
123	United Benefit	.....	4,618	4,618	.....	.....	.....	4,618	4,618	124
124	Washington National Ins.	34,868	.....	34,868	314,201	.....	314,201	349,069	2,729,675	125
125	Wawanesa Mutual	592,353	.....	592,353	111,555	.....	111,555	703,908	1,398,740	126
126	Western Life	2,470,174	928,913	3,399,087	1,097,859	930,674	2,028,533	5,427,620	12,698,508	127
127	Zurich Life									
	TOTALS—1978	490,449,302	250,696,177	741,145,479	176,448,543	352,348,178	528,796,721	1,269,942,200	2,837,269,328	
	TOTALS—1977	434,250,394	232,156,051	666,406,445	145,301,544	241,628,672	386,930,216	1,053,336,661	2,578,045,568	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1978

	Name of Companies	Direct in Force at End of 1977		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	10,052	187,127,803	1,411	137,095,240	53	970,878	1,464	138,066,118	1
2	Acadia Life	6,489	98,738,296	593	19,993,433	.....	.....	593	19,993,433	2
3	Aeterna Life	376	3,149,313	13	402,650	.....	.....	13	402,650	3
4	Aetna Life	2,150	1,580,671,792	26	79,304,000	3	14,107,739	29	93,411,739	4
5	Alliance Mutual Life	2,659	85,839,796	72	2,501,885	103	8,495,983	175	10,997,868	5
6	Allstate Life	973	7,898,000	1	105,000	.....	.....	1	105,000	6
7	Allstate Life of Canada	15,813	605,864,000	3,924	104,930,000	14	81,048,000	3,938	185,978,000	7
8	American Bankers Life Assur. Co.	.....	15,178,596	.....	112,139,043	.....	.....	.....	112,139,043	8
9	American Health and Life	2	1,995,647	.....	.....	.....	.....	.....	.....	9
10	Artisans Life Ins. Co.	4,060	28,522,954	219	4,575,475	19	8,201,641	238	12,777,116	10
11	L'Assur-Desjardins	1,010	312,983,283	61	909,926	1	47,905,751	62	48,815,677	11
12	Assumption Mutual Life	332	8,834,204	11	3,581,425	.....	818	11	3,582,243	12
13	Atlantic Mutual Life Ins. Co.	10	3,037,500	17	5,337,000	1	693,000	18	6,030,000	13
14	Bankers Life Co.	6	22,589,074	.....	17,839	.....	642,824	.....	660,663	14
15	British Pacific Life	544	8,991,857	.....	.....	.....	.....	.....	.....	15
16	Canada Life	131,006	8,031,714,033	9,358	834,031,371	323	544,195,721	9,681	1,378,227,092	16
17	Canadian General Life	509	381,358,139	316	176,641,194	.....	1,788,151	316	178,429,345	17
18	Capitol Life	13,777	39,605,849	6	900,624	.....	1,153,731	6	2,054,355	18
19	Charter National Life	9	250,000	6	285,000	.....	.....	6	285,000	19
20	Chrysler Life Ins. Co. of Canada	9,103	23,494,934	3,452	15,481,947	.....	.....	3,452	15,481,947	20
21	Citadel Life Assur. Co.	18,899	328,727,942	1,694	97,421,791	75	*−22,927,789*	1,769	74,494,002	21
22	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	22
23	Colonia Life Ins. Co.	6,354	95,563,996	1,451	40,480,583	17	158,402	1,468	40,638,985	23
24	Combined Insurance Co. of America	31,777	162,361,686	10,396	53,348,214	.....	.....	10,396	53,348,214	24
25	Commercial Life	28,673	588,744,669	2,928	90,617,209	2,108	32,892,357	5,036	123,509,566	25
26	Commercial Union Assurance Co.	118,119	780,368,846	3,625	105,224,181	190	11,927,124	3,815	117,151,305	26
27	Confederation Life	98,317	7,039,367,031	4,909	1,136,695,034	420	2,611,635,617	5,329	3,748,330,651	27
28	Connecticut General	91	139,383,889	5	441,000	.....	15,524	5	456,524	28
29	Continental Assurance	34	60,861,782	.....	.....	.....	.....	.....	.....	29
30	Constellation Life Assur.	8,241	180,534,133	1,461	77,828,000	.....	.....	1,461	77,828,000	30
31	Co-operative Life Ins.	3,881	484,280,947	72	44,510,405	47	156,376,532	119	200,886,937	31
32	Co-operators Life Ins. Assoc.	97,720	581,217,216	141,101	425,940,803	655	14,663,205	141,756	440,604,008	32
33	Credit Life	2	4,433	.....	.....	.....	.....	.....	.....	33
34	Crown Life	112,682	4,285,288,275	11,005	677,163,877	1,217	123,785,692	12,222	800,949,569	34
35	Cumis Life Ins. Co.	6,242	2,081,408,388	1,577	114,295,228	50	284,925,935	1,627	399,221,163	35
36	Cuna Mutual	13,939	80,504,222	.....	.....	112	561,437	112	561,437	36
37	Doninion Life	54,266	1,385,473,144	3,582	265,717,572	.....	63,026,764	3,582	328,744,336	37
38	Dominion of Canada General	13,147	380,893,966	18	7,159,065	.....	45,674,090	18	52,833,155	38
39	Eaton/Bay Life Assur. Co.	52,042	726,795,275	4,633	72,940,283	1,358	93,406,427	5,991	166,346,710	39
40	L'Economie Mutuelle	1,696	15,685,398	116	1,952,314	25	129,896	141	2,082,210	40
41	Empire Life	50,373	1,057,401,810	6,848	183,237,180	.....	.....	6,848	183,237,180	41

	Name of Companies	Total Direct in Force Deductions		At End of 1978		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
42	Equitable Life Canada	30,460	1,044,978,598	2,434	88,998,204	2	94,523,478	2,436	183,521,682	42
43	Equitable Life of U.S.	392	391,594,106	12	*−4,102,612*	1	75,186,266	13	71,083,654	43
44	Excelsior Life	51,527	615,039,153	4,232	141,978,574	173	23,368,595	4,405	165,347,169	44
45	Family Life Ins. Co.	7,702	234,114,731	183	10,550,269	9	12,815,893	192	23,366,162	45
46	Federal Home Life Ins. Co.	164	6,082,560	.....	.....	.....	.....	.....	.....	46
47	Federated Life Ins. Co.	1,372	32,612,685	190	7,077,284	8	355,295	198	7,432,579	47
48	Fidelity Life	1,856	44,315,112	362	14,982,779	55	2,881,746	417	17,864,525	48
49	Financial Life Assurance	198	19,392,585	186	6,075,165	.....	22,348,259	186	28,423,424	49
50	Ford Life	.....	59,543,463	.....	55,070,366	.....	.....	.....	55,070,366	50
51	Franklin Life	568	12,415,757	198	4,668,353	1	.....	199	4,668,353	51
52	Gamble Alden Life	.....	9,747,375	.....	.....	.....	1,480,530	.....	1,480,530	52
53	General American Life	1	4,451,104	10	1,725,000	.....	171,290	10	1,896,290	53
54	Gerling Global Life	7,993	173,108,595	800	29,548,792	22	2,507,258	822	32,056,050	54
55	Globe Life Ins. Co.	1,104	31,280,162	210	8,000,582	2	802,913	212	8,803,495	55
56	Great West Life	88,937	5,511,272,017	6,771	1,016,714,265	211	867,293,852	6,982	1,884,008,117	56
57	Hartford Life	.....	8,621,878	.....	100,000	.....	.....	.....	100,000	57
58	Heritage Life	1,681	81,934,884	1,260	41,112,437	100	16,161,166	1,360	57,273,603	58
59	Imperial Life	71,741	1,745,907,684	5,048	280,198,027	135	319,297,390	5,183	599,495,417	59
60	Industrial Life	25,976	323,396,897	1,904	38,630,852	75	35,433,821	1,979	74,064,673	60
61	John Hancock Mutual	433	339,246,082	9	1,711,650	6	61,965,667	15	63,677,317	61
62	Laurentian Mutual	3,877	29,715,739	166	2,370,050	131	2,100,531	297	4,470,581	62
63	Laurier Life	10,136	142,404,921	129	1,326,316	15	41,550,839	144	42,877,155	63
64	Life Ins. of North America	14	18,508,711	.....	.....	.....	.....	.....	.....	64
65	London Life	1,090,020	14,329,126,031	71,318	1,998,175,525	16,919	1,767,647,826	88,237	3,765,823,351	65
66	Loyal Protective	1,569	13,018,491	.....	.....	*−3*	28,628	*−3*	28,628	66
67	Maccabees	1,747	183,847,125	3	8,877,252	.....	66,168	3	8,943,420	67
68	Manufacturers Life	135,827	2,821,549,471	10,116	320,393,380	605	114,895,949	10,721	435,289,329	68
69	Maritime Life	13,336	1,706,613,302	3,172	521,069,594	110	4,546,728	3,282	525,616,322	69
70	Maryland Life of Baltimore	33,143	78,864,916	30,461	86,971,134	.....	.....	30,461	86,971,134	70
71	Massachussetts Mutual	11	2,152,769	.....	.....	.....	820	.....	820	71
72	Metropolitan Life	575,213	6,318,756,976	23,913	817,474,145	6,071	211,207,039	29,984	1,028,681,184	72
73	Ministers Life and Casualty	897	3,757,212	1	5,000	*−11*	138,756	*−10*	143,766	73
74	Minnesota Mutual	162	2,679,030	.....	.....	40	1,594,749	40	1,594,749	74
75	Monarch Life	41,456	693,149,608	5,361	191,735,066	69	6,518,986	5,430	198,254,052	75
76	Montreal Life	17,732	230,291,314	1,643	52,001,986	356	18,437,394	1,999	70,439,380	76
77	Mony Life	3,086	69,775,289	979	30,932,370	.....	.....	979	30,932,370	77
78	Mutual of Canada	344,739	8,602,099,875	23,391	1,140,034,684	5,052	344,157,579	28,443	1,484,192,263	78
79	Mutual of New York	5,231	38,580,155	.....	.....	34	1,543,080	34	1,543,080	79
80	Mutual of Omaha	11,380	337,110,624	2,733	179,076,481	36	58,984,460	2,769	238,060,941	80
81	National Life Assurance Co.	20,847	2,194,497,027	1,517	58,927,414	10	480,128,732	1,527	539,056,146	81

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1978 (Cont'd)

	Name of Companies	Direct in Force at End of 1977		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
83	New England Mutual	8	5,391,625	.....	.....	.....	414,500	.....	414,500	83
84	New York Life	24,272	1,225,949,392	2,652	173,179,724	34	19,242,377	2,686	192,422,101	84
85	North American Life	91,018	3,754,410,034	7,589	750,359,417	615	12,018,939	8,204	762,378,356	85
86	North American Life Casualty	4,266	90,029,366	.....	.....	49	715,308	49	715,308	86
87	North West Life Assur. Co. of Can.	479	34,940,484	437	28,168,349	15	1,019,209	452	29,187,558	87
88	Northern Life	40,444	930,357,190	3,996	174,600,151	79	50,564,254	4,075	225,164,405	88
89	Norwich Union Life	15,195	328,673,626	1,302	32,601,341	245	9,799,409	1,547	42,400,750	89
90	Occidental Life of California	50,901	1,931,831,460	7,097	441,940,727	698	33,625,089	7,795	475,565,816	90
91	Occidental Life of Canada	707	40,985,140	796	19,148,512	.....	267,689	796	19,416,201	91
92	Old Republic Life	10	115,679,216	.....	215,631,750	.....	.....	.....	215,631,750	92
93	Paul Revere Life	5,762	143,184,688	754	38,529,356	6	2,095,042	760	40,624,398	93
94	Penn Mutual Life	12	161,086	.....	.....	.....	112	.....	112	94
95	Pennsylvania Life	1,776	42,020,951	353	2,967,527	10	625,736	363	3,593,263	95
96	PHF Life	.....	3,080,418	3	2,543,184	.....	.....	3	2,543,184	96
97	Phoenix Assurance	14	271,642	.....	.....	.....	6,893	.....	6,893	97
98	Pierce National Life	107	147,650	.....	.....	.....	.....	.....	.....	98
99	Pitts Life	1,822	48,748,875	631	29,611,250	.....	2,787,300	631	32,398,550	99
100	Presbyterian Ministers	1,509	13,485,128	7	149,000	.....	.....	7	149,000	100
101	Les Prevoyants du Canada	3,517	38,043,458	192	4,623,460	13	1,687,101	205	6,310,561	101
102	Les Prevoyants du Canada (Pens.)	.....	.....	.....	.....	.....	.....	.....	.....	102
103	Provident Alliance Life Ins. Co.	2	11,089,507	.....	.....	.....	9,047,074	.....	9,047,074	103
104	Provident Life and Accident	97	44,581,073	2	105,346	36	3,621,470	38	3,726,816	104
105	Prudential of America	553,011	6,575,613,919	29,497	1,033,042,680	1,804	205,231,254	31,301	1,238,273,934	105
106	Prudential of England	92,316	1,574,076,390	8,298	279,475,091	1,171	90,843,104	9,469	370,318,195	106
107	Reliable Life	3,363	390,723,945	169	398,683,481	11	185,000	180	398,868,481	107
108	Royal Insurance Co.	11,394	248,027,361	1,504	40,012,335	303	17,004,339	1,807	57,016,674	108
109	Sauvegarde Life	6,929	42,582,640	162	3,368,929	97	1,149,562	259	4,518,491	109
110	Safeco Life	.....	.....	.....	.....	.....	.....	.....	.....	110
111	Seaboard Life	91	185,852,710	456	695,602	8	189,202,350	464	189,897,952	111
112	Sovereign Life	22,412	309,088,260	1,490	36,861,630	890	32,454,050	2,380	69,315,680	112
113	Standard Life	38,580	829,464,650	2,883	100,915,898	1,604	33,728,519	4,487	134,644,417	113
114	State Farm Life	27,277	405,582,945	4,720	123,614,897	.....	1,773,966	4,720	125,388,863	114
115	State Mutual Life	9	14,561,460	.....	.....	.....	1,328,226	.....	1,328,226	115
116	Sun Alliance and London	4,025	93,158,318	436	17,000,157	.....	994,839	436	17,994,996	116
117	Sun Life of Canada	222,196	10,300,902,840	18,483	1,310,952,749	145	130,165,240	18,628	1,441,117,989	117
118	Teachers Ins. and Annuity	303	8,186,774	11	633,000	.....	.....	11	633,000	118
119	Toronto Mutual	28,629	297,952,997	1,910	91,440,873	32	1,289,262	1,942	92,730,135	119
120	Travelers Ins. of Hartford	9,399	364,967,276	4	5,567,967	36	49,259,232	40	54,827,199	120
121	Travelers Life Ins. Co. of Canada	4,700	820,081,974	1,340	164,383,192	92	25,166,689	1,432	189,549,881	121
122	Union Mutual	175	2,584,271	.....	.....	3	12,530	3	12,530	122

122	United American Ins. Co.	156	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2	17,000	123
123	United Benefit	2,616	14,784,592	2	17,000	.....	.....	.....	614,472	124
124	Washington National Ins.	3	3,900,980	.....	.....	.....	614,472	873	22,970,385	125
125	Wawanesa Mutual	2,135	45,712,772	843	22,177,182	30	793,203	71	6,034,379	126
126	Western Life	5,313	64,848,287	71	6,034,379	.....	.....	2,555	125,645,695	127
127	Zurich Life	24,637	609,245,873	2,046	90,584,497	509	35,061,198			
	TOTALS—1978	4,819,654	112,419,726,735	513,954	17,685,550,608	45,560	9,679,391,680	559,514	27,364,942,288	
	TOTALS—1977	4,775,541	101,467,003,953	501,761	18,119,487,780	45,449	8,298,132,132	547,210	24,736,394,817	

TABLE V. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1978

	Companies	Total Deductions		Direct in Force at End of 1978		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life	1,840	44,812,962	9,676	280,380,959	12,618	425,868,926	12,618	154,302,342	1
2	Acadia Life	472	8,989,045	6,610	109,742,684	16,139	288,618,491	16,139	196,160,814	2
3	Aeterna Life	20	63,147	369	3,488,816	68,099	438,735,236	.....	374,788,611	3
4	Aetna Life	150	81,672,377	2,029	1,592,411,154	4,234	2,134,303,010	4,299	2,137,737,646	4
5	Alliance Mutual Life	133	1,658,613	2,701	95,179,051	144,908	1,575,648,186	145,445	1,481,224,140	5
6	Allstate Life	37	995,000	937	7,008,000	1,692	13,469,000	3,869	101,828,000	6
7	Allstate Life of Canada	1,866	40,048,000	17,885	751,794,000	3	762,749,000	3	715,069,000	7
8	American Bankers Life Assur. Co.	.....	106,200,359	.....	21,117,280	5	95,632,607	5	95,047,493	8
9	American Health and Life	.....	813,349	2	1,182,298	2	6,497,535	2	6,497,535	9
10	Artisans Life Ins. Co.	288	3,871,930	4,010	37,428,140	145,832	2,210,772,205	.....	2,130,843,690	10
11	L'Assur-Desjardins	37	13,158,046	1,035	348,640,914	10,005	10,127,307,849	10,006	9,609,212,879	11
12	Assumption Mutual Life	19	3,777,672	324	8,638,775	43,388	742,033,054	43,388	521,657,543	12
13	Atlantic Mutual Life Ins. Co.	.....	78,000	28	8,989,500	279	259,012,925	281	246,240,682	13
14	Bankers Life Co.	.....	104,000	6	23,145,737	10	34,260,079	10	34,260,079	14
15	British Pacific Life	37	1,395,857	507	7,596,000	2,174	37,858,475	.....	9,834,870	15
16	Canada Life	7,659	388,407,168	133,028	9,021,533,957	1,459	16,180,887,420	1,459	16,161,072,901	16
17	Canadian General Life	60	11,571,220	765	548,216,264	98,661	1,124,609,144	.....	766,729,075	17
18	Capitol Life	13,478	31,371,073	305	10,289,131	856	28,183,323	688	22,654,567	18
19	Charter National Life	3	150,269	12	384,731	33	2,574,731	33	2,574,731	19
20	Chrysler Life Ins. Co. of Canada	5,222	19,581,590	7,333	19,395,291	20,488	51,919,936	20,488	51,919,936	20
21	Citadel Life Assur. Co.	1,878	33,852,237	18,790	369,369,707	47,961	746,786,151	.....	678,234,159	21
22	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	22
23	Colonia Life Ins. Co.	1,036	16,948,522	6,786	119,254,459	8,085	177,870,581	7,972	177,125,666	23
24	Combined Insurance Co. of America	9,847	46,665,447	32,326	169,044,453	95,642	436,867,022	95,642	436,867,022	24
25	Commercial Life	4,318	103,212,091	29,391	609,042,144	60,318	1,393,584,512	60,332	969,199,450	25
26	Commercial Union Assurance Co.	5,215	76,026,155	116,719	821,493,996	185,048	2,171,743,526	.....	1,889,267,523	26
27	Confederation Life	5,487	2,783,486,234	98,159	8,004,211,448	243,931	18,335,982,321	245,302	18,715,413,509	27
28	Connecticut General	5	*−35,284,025*	91	175,124,438	127	273,149,434	749	323,655,128	28
29	Continental Assurance	17	35,224,345	17	25,637,437	31	30,614,980	31	30,614,980	29
30	Constellation Life Assur.	2,931	20,577,467	6,771	237,784,666	15,883	513,150,675	15,883	200,052,847	30
31	Co-operative Life Ins.	186	40,479,918	3,814	644,687,966	61,956	4,117,229,952	61,956	4,002,942,014	31
32	Co-operators Life Ins. Assoc.	134,010	398,535,669	105,466	623,285,555	105,466	623,285,555	105,466	605,404,453	32
33	Credit Life	.....	1,029	2	3,404	2	3,404	2	3,404	33
34	Crown Life	9,065	548,029,339	115,839	4,538,208,505	288,405	11,462,952,159	294,657	11,523,467,676	34
35	Cumis Life Ins. Co.	572	76,314,314	7,297	2,404,315,237	15,952	3,788,609,977	15,952	3,672,986,146	35
36	Cuna Mutual	741	9,683,847	13,310	71,381,812	22,307	133,226,550	22,307	124,016,321	36
37	Doninion Life	3,705	95,592,360	54,143	1,618,625,120	109,330	2,644,338,521	110,046	2,616,075,038	37
38	Dominion of Canada General	906	17,912,981	12,259	415,814,140	18,758	681,383,548	18,324	705,321,291	38
39	Eaton/Bay Life Assur. Co.	8,616	61,012,285	49,417	832,129,700	107,088	1,848,525,106	107,088	1,756,046,863	39
40	L'Economie Mutuelle	92	1,115,385	1,745	16,652,223	37,718	1,029,441,750	35,949	955,203,682	40
41	Empire Life	4,173	202,521,452	53,048	1,038,117,538	96,898	2,020,094,725	98,700	1,845,529,281	41

42	Equitable Life Canada	1,840	63,773,160	31,056	1,164,727,120	48,033	3,202,226,509	48,556	2,740,160,003	42
43	Equitable Life of U.S.	29	23,449,103	376	439,228,657	845	1,005,816,436	844	1,005,791,436	43
44	Excelsior Life	4,251	90,425,977	51,681	689,960,345	123,628	7,834,239,272	123,920	7,578,415,642	44
45	Family Life Ins. Co.	854	33,401,509	7,040	224,079,384	27,437	769,082,628	27,437	424,084,298	45
46	Federal Home Life Ins. Co.	16	2,391,031	148	3,691,529	161	5,038,343	161	2,050,930	46
47	Federated Life Ins. Co.	136	4,393,718	1,434	35,651,546	4,543	122,901,172	4,543	117,655,368	47
48	Fidelity Life	265	7,190,287	2,008	54,989,350	25,952	895,073,262	26,137	541,767,178	48
49	Financial Life Assurance	58	24,620,029	326	23,195,980	3,298	141,509,998	3,298	78,064,618	49
50	Ford Life	.....	54,982,661	.....	59,631,168	.....	271,778,464	.....	271,778,464	50
51	Franklin Life	109	3,136,511	658	13,947,599	815	17,208,435	815	17,208,435	51
52	Gamble Alden Life	.....	31,705	.....	11,196,200	8	62,351,602	8	62,351,602	52
53	General American Life	.....	76,886	11	6,270,508	19	7,779,700	19	7,779,700	53
54	Gerling Global Life	534	17,055,174	8,281	188,109,471	11,231	279,208,927	.....	121,977,539	54
55	Globe Life Ins. Co.	131	4,100,682	1,185	35,982,975	2,811	109,163,037	.....	108,672,985	55
56	Great West Life	5,622	1,329,455,913	90,297	6,065,824,221	299,269	24,259,078,839	302,089	24,229,189,304	56
57	Hartford Life	.....	1,000	.....	8,720,878	.....	12,600,000	.....	12,600,000	57
58	Heritage Life	533	28,951,204	2,508	110,257,283	2,544	132,622,951	2,544	113,966,615	58
59	Imperial Life	5,014	355,140,087	71,910	1,990,263,014	168,573	5,168,002,948	169,229	4,947,637,152	59
60	Industrial Life	5,492	31,381,083	22,463	366,080,487	368,177	5,028,226,259	368,674	4,825,732,783	60
61	John Hancock Mutual	31	29,394,618	417	373,528,781	760	661,383,980	6,121	885,429,966	61
62	Laurentian Mutual	282	3,040,528	3,892	31,145,792	145,538	2,417,146,044	.....	1,725,693,969	62
63	Laurier Life	424	30,972,559	9,856	154,309,517	17,831	218,976,371	17,831	152,753,662	63
64	Life Ins. of North America	5	12,571,481	9	5,937,230	10	14,563,206	338	47,891,337	64
65	London Life	65,634	2,148,595,650	1,112,623	15,946,353,732	1,846,340	27,557,065,352	1,846,912	27,397,647,810	65
66	Loyal Protective	147	2,711,770	1,419	10,335,249	2,716	25,559,710	2,677	24,090,822	66
67	Maccabees	115	9,213,825	1,635	183,576,720	9,872	236,393,304	9,810	27,614,822	67
68	Manufacturers Life	7,808	*−59,394,782*	138,740	3,316,233,582	301,113	6,449,288,170	303,286	6,655,562,310	68
69	Maritime Life	152	507,561,119	16,466	1,724,668,505	53,697	5,735,133,607	.....	4,381,190,803	69
70	Maryland Life of Baltimore	63,604	165,836,050	.....	.....	.....	.....	.....	.....	70
71	Massachussetts Mutual	.....	38,000	11	2,115,589	11	8,038,967	11	8,038,967	71
72	Metropolitan Life	34,659	541,045,863	570,538	6,806,392,297	1,994,648	16,819,662,331	1,994,650	16,700,477,272	72
73	Ministers Life and Casualty	66	221,881	821	3,679,097	1,460	6,714,792	1,460	6,714,792	73
74	Minnesota Mutual	1	6,983	201	4,266,796	466	11,146,555	466	11,146,555	74
75	Monarch Life	3,008	95,291,708	43,878	796,111,952	126,486	2,039,964,703	126,554	1,813,675,480	75
76	Montreal Life	1,812	42,347,045	17,919	258,383,649	61,067	977,531,737	61,289	926,375,433	76
77	Mony Life	481	13,976,125	3,584	86,731,534	12,528	379,262,099	12,528	268,749,384	77
78	Mutual of Canada	21,363	642,961,884	351,819	9,443,330,254	795,148	19,148,997,429	795,578	19,002,656,994	78
79	Mutual of New York	383	2,924,745	4,882	37,198,490	14,286	114,607,907	14,286	114,607,907	79
80	Mutual of Omaha	1,344	108,691,131	12,805	466,480,434	37,491	1,506,328,174	37,057	1,454,220,383	80
81	National Life Assurance Co.	1,378	147,998,192	20,996	2,585,554,981	64,368	5,300,926,129	65,177	4,560,443,333	81

82	New England Mutual	1	204,625	7	5,601,500	8	5,783,500	9	8,443,735	82
83	New York Life	1,693	39,665,873	25,265	1,378,705,620	127,253	3,367,958,935	127,234	3,366,176,206	83
84	North American Life	5,820	172,684,514	93,402	4,344,103,876	200,877	8,938,859,542	202,103	8,892,020,944	84
85	North American Life Casualty	385	2,081,919	3,930	88,662,755	11,322	257,789,974	11,727	239,843,048	85
86	North West Life Assur. Co. of Can.	114	8,656,231	817	55,471,811	13,116	472,147,423	13,290	267,174,537	86
87	Northern Life	2,907	115,610,967	41,612	1,039,910,628	66,444	1,772,977,228	67,682	1,568,025,097	87
88	Norwich Union Life	1,468	29,436,188	15,274	341,638,188	37,994	729,639,987	38,038	652,550,521	88
89	Occidental Life of California	5,134	296,226,312	53,562	2,111,170,964	145,439	6,633,587,222	145,542	6,781,107,650	89
90	Occidental Life of Canada	195	10,121,336	1,308	50,280,005	2,928	115,130,449	.....	.....	90
91	Old Republic Life	1	179,295,837	9	152,015,129	12	393,885,206	13	481,197,643	91
92	Paul Revere Life	477	15,498,489	6,045	168,310,597	14,742	398,689,119	14,701	395,348,673	92
93	Penn Mutual Life	.....	.....	12	161,198	12	161,198	12	161,198	93
94	Pennsylvania Life	95	3,565,242	2,044	42,048,972	7,127	159,992,440	7,127	159,992,440	94
95	PHF Life	.....	508,084	3	5,115,518	3	6,795,875	3	834,710	95
96	Phoenix Assurance	1	1,595	13	276,940	42	436,906	2,713	48,653,327	96
97	Pierce National Life	13	6,938	94	140,712	10,935	15,469,437	10,935	15,469,437	97
98	Pitts Life	322	14,375,161	2,131	66,772,264	2,795	83,957,194	2,795	75,740,729	98
99	Presbyterian Ministers	32	524,373	1,484	13,109,755	2,562	23,764,486	2,562	23,764,486	99
100	Les Prevoyants du Canada	145	6,134,850	3,577	38,219,169	67,223	1,469,733,536	.....	1,329,186,233	100
101	Les Prevoyants du Canada (Pens.)	.....	.....	.....	.....	.....	.....	.....	.....	101
102	Provident Alliance Life Ins. Co.	.....	4,846,037	2	15,290,544	2	45,017,309	2	45,017,309	102
103	Provident Life and Accident	3	658,290	132	47,649,599	176	85,737,052	176	85,737,052	103
104	Prudential of America	31,763	496,794,424	552,549	7,317,093,429	1,245,729	16,582,232,599	1,245,730	16,579,201,843	104
105	Prudential of England	6,206	227,178,703	95,579	1,717,215,882	223,033	4,870,466,232	223,180	4,779,125,345	105
106	Reliable Life	408	378,978,705	3,135	410,613,721	8,766	775,884,017	8,766	657,964,125	106
107	Royal Insurance Co.	1,361	26,969,590	11,837	278,074,445	56,369	982,472,421	.....	914,241,551	107
108	Sauvegarde Life	462	2,934,618	6,726	44,166,513	112,110	2,473,634,728	.....	2,209,585,819	108
109	Safeco Life	.....	.....	.....	.....	2	7,760,000	2	7,760,000	109
110	Seaboard Life	63	183,949,068	492	191,801,594	7,920	810,673,373	7,920	794,876,659	110
111	Sovereign Life	2,613	36,866,187	22,179	341,537,743	67,219	1,228,211,584	67,220	1,047,467,289	111
112	Standard Life	2,488	61,546,650	40,579	902,562,417	107,103	2,547,215,985	107,123	2,539,450,129	112
113	State Farm Life	2,066	35,634,542	29,931	495,337,266	35,834	593,753,917	35,834	593,556,567	113
114	State Mutual Life	.....	53,500	9	15,836,186	10	16,411,186	10	16,411,186	114
115	Sun Alliance and London	382	11,926,791	4,079	99,226,523	9,561	204,317,209	9,565	186,397,375	115
116	Sun Life of Canada	10,898	246,490,476	229,926	11,495,530,353	659,689	28,977,161,476	660,205	28,936,863,428	116
117	Teachers Ins. and Annuity	13	563,704	301	8,256,070	1,193	32,379,176	1,193	32,379,176	117
118	Toronto Mutual	1,729	26,650,849	28,842	364,032,283	29,470	372,886,177	29,470	183,025,654	118
119	Travelers Ins. of Hartford	527	20,105,391	8,912	399,688,814	24,434	891,849,512	38,732	2,539,607,593	119
120	Travelers Life Ins. Co. of Canada	765	107,607,875	5,367	902,023,980	17,067	2,117,449,692	17,061	455,446,275	120
121	Union Mutual	8	1,671,675	170	925,126	1,040	61,836,075	1,040	61,836,075	121

122	United American Ins. Co.	64	117,400	291	611,200	4,039	5,922,363	4,028	5,830,159		
123	United Benefit	182	981,941	2,436	13,819,651	4,796	25,976,759	4,886	29,000,710	123	
124	Washington National Ins.	.....	3,750	3	4,511,702	3	4,511,702	3	4,511,702	124	
125	Wawanesa Mutual	272	7,281,109	2,736	61,402,048	15,408	332,732,948	15,408	277,233,044	125	
126	Western Life	535	9,832,703	4,849	61,049,963	9,777	154,694,711	9,880	88,669,063	126	
127	Zurich Life	2,371	76,262,567	24,821	658,629,001	55,745	1,884,712,419	54,742	1,709,129,788	127	
	TOTALS—1978	537,500	14,673,486,934	4,841,668	125,111,182,089	12,072,456	318,855,552,621	11,118,214	307,505,475,982		
	TOTALS—1977	499,594	13,234,486,100	4,813,430	114,419,965,334	12,731,644	271,519,814,629	11,421,599	248,656,658,959		

TABLE VI. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1978

	Societies	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral	Other Funds	Total	Premiums	Disbursements	
1	Actra Fraternal Benefit Society	79,977	245,591	.....	.....	325,568	33,500	132,135	.....	165,635	468,332	257,790	1
2	Associated Can. Travellers	450	28,584	49,192	.....	78,226	693	18,561	.....	19,254	228,648	52,090	2
3	Canadian Foresters Life	1,280,560	703,564	.....	.....	1,984,124	989,569	1,062	.....	990,631	4,318,972	2,160,456	3
4	Canadian Slovak Benefit Society	29,607	.....	11,487	.....	41,094	37,648	.....	.....	37,648	53,926	66,190	4
5	Canadian Slovak League	47,985	.....	15,605	.....	63,590	51,896	.....	.....	51,896	89,495	91,912	5
6	Canadian Woodmen of the World	184,876	.....	.....	.....	184,876	3,539	.....	.....	3,539	196,301	263,389	6
7	Civil Service Mutual Benefit	212,633	.....	.....	.....	212,633	186,748	.....	.....	186,748	212,633	186,748	7
8	Commerical Travellers Canada	.....	181,758	.....	.....	181,758	.....	212,185	.....	212,185	318,438	384,580	8
9	Croatian Catholic Union	31,515	553	.....	.....	32,068	8,697	975	.....	9,672	34,203	10,972	9
10	Croatian Fraternal Union USA	231.060	17,681	.....	4,974	253,715	308,140	25,241	.....	333,381	313,821	415,687	10
11	Electrical Workers Benefit Assoc.	175,607	.....	26,585	.....	202,192	247,600	.....	.....	247,600	323,112	309,000	11
12	First Catholic Slovak Ladies	12,396	.....	.....	.....	12,396	12,026	.....	.....	12,026	15,953	20,738	12
13	First Catholic Slovak Union	48,164	.....	.....	.....	48,164	33,152	.....	.....	33,152	84,070	56,345	13
14	Funeral Society of Ontario	1,260,905	.....	.....	.....	1,260,905	543,706	.....	.....	543,706	1,260,905	543,706	14
15	Grand Orange Lodge of Brit. Amer.	586,854	.....	.....	.....	586,854	285,258	.....	.....	285,258	734,419	353,978	15
16	Hungarian Reformed Federation	43,800	95	.....	.....	43,895	20,398	.....	.....	20,398	43,895	20,398	16
17	Independent Order Foresters	10,051,081	267,503	.....	.....	10,318,584	2,887,678	204,588	.....	3,092,266	24,061,114	6,125,903	17
18	Knights of Columbus	1,191,495	.....	.....	.....	1,191,495	479,263	.....	.....	479,263	5,005,342	1,847,266	18
19	Labor Zionist Alliance	13,484	432	.....	20,754	34,670	21,815	50	.....	21,865	75,704	51,779	19
20	Lutheran Life	3,411,426	67,675	.....	.....	3,479,101	726,476	33,881	.....	760,357	8,047,504	1,673,295	20
21	Met. Toronto Police W.O. Fund	326,678	.....	.....	.....	326,678	259,075	.....	.....	259,075	326,678	259,075	21
22	National Fraternal Soc. of the Deaf	25,748	2,917	.....	.....	28,665	4,372	2,045	.....	6,417	52,800	8,220	22
23	North American Benefit Assoc.	895,578	.....	.....	3,069	898,647	122,232	.....	.....	122,232	920,977	183,724	23
24	Ont. Secondary School Teacher Fra.	643,549	.....	71,505	.....	715,054	350,000	.....	.....	350,000	715,054	350,000	24
25	Ont. Sec. School Teachers' Sick	233,960	.....	.....	.....	233,960	.....	322,781	.....	322,781	233,960	322,781	25
26	Order of Italo-Canadians	5,692	673	5,826	.....	12,191	6,283	2,869	.....	9,152	15,866	29,895	26
27	Royal Arcanum	59,111	.....	.....	.....	59,111	25,397	.....	.....	25,397	121,768	74,994	27
28	Serb National Federation	45,477	2,554	.....	.....	48,031	34,316	762	.....	35,078	53,536	38,668	28
29	Sons of Scotland Benevolent Fd.	124,078	.....	.....	.....	124,078	200,582	.....	.....	200,582	237,560	425,911	29
30	Ukrainian Fraternal Assoc.	111,629	1,632	.....	.....	113,261	20,250	.....	.....	20,250	163,398	43,750	30
31	Ukrainian Fraternal Society	46,401	870	15,435	.....	62,706	81,750	1,172	.....	82,922	158,116	177,448	31
32	Ukrainian Mutual Benefit	26,405	.....	4,232	.....	30,637	64,299	1,798	.....	66,097	124,980	145,360	32
33	Ukrainian National Aid Assoc.	126,746	.....	.....	.....	126,746	17,705	.....	.....	17,705	126,746	17,705	33
34	Ukrainian National Assoc.	289,094	9,996	.....	5,319	304,409	193,444	5,000	.....	198,444	441,880	311,545	34
35	Union of Canada Life	5,295,460	466,301	.....	15,701	5,777,462	1,678,199	127,600	.....	1,805,799	5,777,462	1,805,799	35
36	United Commercial Travellers	.....	30,908	13,359	1,443	45,710	18,142	.....	.....	18,142	212,632	133,118	36
37	Workers Benevolent Assoc. Can.	58,894	2,439	20,415	48,581	130,329	106,266	4,345	48,133	158,744	301,062	413,630	37
38	Workmen's Circle	1,651	393	.....	6,997	9,041	2,991	1,560	.....	4,551	28,077	10,137	38
	Totals—1978	27,210,026	2,032,119	233,641	106,838	29,582,624	10,063,105	1,098,610	48,133	11,209,848	55,620,857	19,643,982	
	Totals—1977	24,071,081	1,212,293	186,641	63,988	25,534,003	9,676,187	788,518	49,037	10,513,742	48,854,586	16,328,228	

TABLE VII. FRATERNAL SOCIETIES—EXHIBIT OF LIFE INSURANCE & ANNUITIES

			INCREASES		DECREASES					
		At End of 1977	New Issued	Other	Ceased by Death and Maturity	Ceased by Lapse and Surrender	Other	At End of 1978	Total Canada at End of 1978	
1	Actra Fraternal Benefit Society	20,258,000	1,607,000	6,315,000	86,000	.....	6,122,000	21,972,000	38,837,300	1
2	Associated Can. Travellers	95,112	4,500	.....	693	.....	1,601	97,318	407,128	2
3	Canadian Foresters Life	67,944,205	9,589,329	2,290,403	607,667	3,973,798	1,803,931	73,438,541	189,428,902	3
4	Canadian Slovak Benefit Society	1,503,632	22,800	64,725	37,200	8,400	.....	1,545,557	2,044,152	4
5	Canadian Slovak League	2,212,750	63,000	6,000	50,500	51,000	.....	2,180,250	3,048,750	5
6	Canadian Woodmen of the World	4,848,941	140,000	160,966	123,377	123,650	.....	4,902,880	5,219,834	6
7	Civil Service Mutual Benefit	13,563,052	174,000	289,954	147,218	.....	19,570	13,860,218	13,860,218	7
8	Commercial Travellers Canada	10,101,870	749,635	58,180	212,185	366,280	.....	10,331,220	18,465,290	8
9	Croatian Catholic Union	1,032,874	78,500	27,402	10,000	44,270	18,143	1,066,363	1,215,307	9
10	Croatian Fraternal Union USA	9,576,108	1,234,000	117,846	271,643	273,595	21,887	10,360,829	13,077,689	10
11	Electrical Workers Benefit Assoc.	19,642,000	824,000	4,204,000	247,600	723,200	1,212,800	22,486,400	42,611,200	11
12	First Catholic Slovak Ladies	465,250	6,000	.....	6,500	5,000	3,000	456,750	604,132	12
13	First Catholic Slovak Union	1,927,834	87,613	.....	29,000	37,383	467	1,948,597	3,339,155	13
14	Funeral Society of Ontario	2,824,121	1,260,905	264,979	543,706	.....	.....	3,806,299	3,806,299	14
15	Grand Orange Lodge Brit. Amer.	14,752,980	1,057,500	446,219	234,980	277,266	108,752	15,635,701	19,366,261	15
16	Hungarian Reformed Federation	1,519,911	40,000	387	12,433	95,000	7,166	1,445,699	1,462,699	16
17	Independent Order Foresters	617,174,112	85,080,005	30,912,824	1,734,968	51,017,161	28,934,112	651,480,700	1,557,038,083	17
18	Knights of Columbus	60,397,940	16,550,550	267,269	166,012	2,335,848	6,629,427	68,084,472	300,133,806	18
19	Labor Zionist Alliance	515,687	.....	11,412	13,838	34,052	7,750	471,459	1,154,492	19
20	Lutheran Life	103,947,022	10,740,427	936,404	307,680	2,400,110	1,818,592	111,097,471	271,979,768	20
21	Met. Toronto Police W.O. Fund	83,108,147	2,169,570	.....	256,200	2,268,140	461,967	82,291,410	82,291,410	21
22	National Fraternal Soc. of the Deaf	1,067,944	96,804	5,835	3,222	17,440	.....	1,149,921	1,887,375	22
23	North American Benefit Assoc.	57,820,770	12,755,162	307,034	27,967	5,951,413	662,956	64,240,630	65,257,878	23
24	Ont. Secondary School Teachers Fra.	101,577,000	18,715,500	598,500	562,500	5,947,500	597,000	113,784,000	113,784,000	24
25	Order of Italo-Canadians	277,880	18,800	1,500	4,929	13,250	.....	280,001	383,036	25
26	Royal Arcanum	3,217,326	400,145	345,469	16,065	505,540	1,896	3,439,439	6,399,334	26
27	Serb National Federation	1,273,846	68,000	24,500	32,500	47,798	4,184	1,281,864	1,407,250	27
28	Sons of Scotland Benevolent Fd.	8,902,298	138,000	248,555	176,486	201,903	37,900	8,872,564	16,742,062	28
29	Unkrainian Fraternal Assoc.	2,686,500	144,000	86,250	25,000	101,750	58,750	2,731,250	3,734,750	29
30	Ukrainian Fraternal Society	2,087,481	98,000	20,000	60,250	29,500	15,500	2,100,231	4,970,291	30
31	Ukrainian Mutual Benefit	1,043,729	57,000	37,323	.....	18,803	23,325	1,095,924	5,609,590	31
32	Ukrainian National Aid Assoc.	2,519,562	759,542	1,000	9,500	103,407	.....	3,167,197	3,167,917	32
33	Ukrainian National Assoc. Inc.	8,310,742	259,500	346,458	150,078	688,222	.....	8,078,400	11,748,164	33
34	Union of Canada Life	193,417,204	43,459,169	5,548,109	769,779	20,048,529	1,241,169	220,365,005	220,365,005	34
35	Workers Benevolent Assoc. Can.	2,709,103	33,500	62,267	80,400	24,800	23,773	2,675,897	6,411,586	35
36	Workmens Circle	83,999	493	3,755	.....	.....	626	87,621	185,229	36
	Totals—1978	1,424,406,932	208,482,949	54,010,525	7,018,076	97,734,008	49,838,244	1,532,310,078	3,031,445,342	
	Totals—1977	1,285,113,240	184,611,986	79,835,603	7,076,006	88,186,266	29,944,490	1,424,354,067	2,576,922,483	

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO 1978

	Societies	Number at End of 1977	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1978	
1	Actra Fraternal Benefit Society	1,750	6	584	7	.....	.....	450	1,883	1
2	Associated Canadian Travellers	2,242	183	8	18	165	.....	.....	2,250	2
3	Canadian Foresters Life Insurance Soc.	418	.....	.....	4	.....	.....	128	286	3
4	Croatian Catholic Union of U.S.A.	57	1	.....	.....	.....	.....	2	56	4
5	Croatian Fraternal Union of America	1,344	1	138	21	.....	16	27	1,419	5
6	Independent Order of Foresters	5,262	1,002	.....	.....	643	.....	.....	5,621	6
7	Labor Zionist Alliance	65	.....	.....	2	4	1	3	55	7
8	Lutheran Life Ins. Soc. of Canada	441	58	(1)	.....	4	.....	1	493	8
9	National Fraternal Soc. of the Deaf	132	.....	.....	.....	1	.....	2	129	9
10	Ontario Sec. School Teachers Sick	7,371	261	28	14	246	60	97	7,243	10
11	The Order of Italo-Canadians	66	.....	.....	1	3	1	.....	61	11
12	Serb National Federation	182	.....	.....	4	.....	4	10	164	12
13	Ukrainian Fraternal Assoc.	86	83	4	.....	2	.....	.....	171	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	85	.....	.....	6	.....	.....	.....	79	14
15	Ukrainian National Assoc. Inc.	850	36	4	1	33	.....	6	850	15
16	Union of Canada Life Insurance	645	.....	.....	.....	55	.....	.....	590	16
17	United Commercial Travelers of America	2,754	83	27	58	152	.....	4	2,650	17
18	Workers' Benevolent Assoc. Can.	326	2	3	5	7	.....	12	307	18
19	The Workmen's Circle	56	.....	.....	10	.....	.....	.....	46	19
	Totals	24,132	1,716	795	151	1,315	82	742	24,353	

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE PROPERTY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
bstainers Ins. Co.	1,200,942	617,294	51.4	1,480,784	930,496	62.8
etna Casualty and Surety	1,162,440	305,224	26.3	3,118,575	690,647	22.1
etna Casualty Co. of Canada	7,320,404	2,886,809	39.4	17,006,053	8,463,949	49.8
etna Insurance	168,636	*−569,703*	.....	171,396	*−625,116*	.....
ffiliated F M	3,239,269	3,045,202	94.0	16,366,751	2,528,527	15.4
lbion Insurance	306,523	353,213	115.2	354,129	361,238	102.0
llendale	8,780,837	5,109,360	58.2	26,364,001	31,502,544	119.5
llianz Insurance Company	23,889	198	.8	23,889	198	.8
llstate Ins. Co.	58	836	1,441.4	58	5,478	9444.8
llstate Ins. Co. of Canada	17,828,904	7,360,268	41.3	47,155,327	19,750,974	41.9
lpina Insurance	.....	705	.....	.....	705	.....
merican Bankers Ins. Co. of Fla.	1,360,478	677,161	49.8	4,563,161	2,129,500	46.7
merican Home Assurance Co.	10,400,286	9,973,779	95.9	39,273,739	22,375,114	57.0
merican Insurance	42,259	196,133	464.1	*−93,026*	3,481,986	.....
merican National Fire Ins.	.....	*−3,056*	.....	.....	*−3,753*	.....
merican Road Ins. Co.	30,320	642	2.1	103,140	37,355	36.2
nglo Canada	2,441,325	1,254,573	51.4	2,586,814	1,357,993	52.5
rgonaut	.....	.....	.....	.....	.....	.....
rkwright-Boston Mfg. Mutual	2,880,182	898,196	31.2	6,936,937	1,903,008	27.4
alboa Ins.	71,625	33,077	46.2	245,455	124,979	50.9
aloise Ins. Co. Ltd.	7,346	.....	.....	77,692	17,650	22.7
altica-Skandanavia	212,208	40,106	18.9	1,922,899	1,293,587	67.3
ay City General Ins. Co.	373,322	247,839	66.4	376,788	243,801	64.7
oiler Inspection	173	.....	.....	173	.....	.....
ritish Aviation	.....	.....	.....	7,842	*−5,000*	.....
ritish Economic	.....	6,016	.....	.....	55,802	.....
uffalo Ins. Co.	918,114	208,908	22.8	2,865,790	1,563,209	54.5
alvert Fire	*−25,781*	37,150	.....	*−29,928*	28,882	.....
anadian Accident and Fire	1,422,554	904,063	63.6	6,346,219	2,947,124	46.4
anada Security	.....	1,593	.....	.....	290	.....
anadian Commerce	6,436	41	.6	60,052	26,297	43.8
anadian General	12,547,333	8,213,159	65.5	24,633,869	16,160,897	65.6
anadian Home Assurance	933,500	560,535	60.0	20,349,689	10,044,094	49.4
anadian Indemnity	5,994,748	3,022,226	50.4	26,103,215	12,609,441	48.3
American Reserve Ins. Co.	28,903	180,000	622.8	363,089	293,302	80.8
The Canadian Millers	758,582	711,964	93.9	758,914	711,964	93.8
Canadian Provincial	1,308,984	652,064	49.8	3,856,269	1,719,457	44.6
Canadian Surety	3,884,230	1,749,700	45.0	9,597,586	3,834,733	40.0
Canadian Universal Ins. Co.	1,471,317	675,285	45.9	4,717,872	2,297,591	48.7
Casualty Co. of Canada	3,952,201	3,085,246	78.1	7,400,782	4,651,193	62.8
Centennial Insurance	27,451	*−2,632*	.....	36,826	83,283	226.2
Central Mutual Insurance Co.	*−103*	*−42,896*	.....	*−103*	*−46,782*	.....
Century Ins. Co. of Canada	*3,001*	*−74,819*	.....	5,068,412	2,054,565	40.5
Chateau Ins. Co.	11,043,226	3,455,946	31.3	16,417,372	5,754,899	35.1
Chrysler Insurance Co.	2,216	1,290	58.2	8,357	3,610	43.2
Citadel General Assur. Co.	1,952,507	944,748	48.4	3,363,369	2,077,348	61.8
Commerce & Industry of Canada	2,378,744	298,835	12.6	7,699,684	5,208,863	67.7
Le Group Commerce Compagnie d'Assur.	818	*−7,443*	.....	41,220,171	117,967,972	43.6
Commercial Union Assur. of Can.	27,208,236	11,894,014	43.7	67,257,128	30,759,816	45.7
Commercial Union Assur. London	79,785	8,257	10.3	277,267	39,414	14.2
Commonwealth Insurance Co.	4,826,149	2,209,527	45.8	49,977,139	40,412,754	80.9
Constitution Insurance Co. Canada	4,161,890	2,298,265	55.2	8,502,867	5,355,658	63.0
Continental Insurance	7,290,510	3,005,571	41.2	36,676,729	15,540,174	42.4
Contingency Ins. Co. Ltd.	360,050	256,120	71.1	4,135,023	2,724,599	65.9
Co-operative Fire Casualty Co.	1,081,229	91,283	8.4	41,628,699	19,531,452	46.9
Co-operators Ins. Assoc.	19,183,609	11,675,684	60.9	19,183,609	11,675,684	60.9
Cornhill Ins. Co.	1,165,166	1,446,494	124.1	4,845,357	2,965,257	61.2
Coronation Insurance	1,138,682	811,813	71.3	3,837,336	2,243,298	58.5
Cumis Insurance	1,346,165	638,326	47.4	6,245,705	2,838,320	45.4
Dominion of Canada General	16,429,195	9,507,113	57.9	31,946,945	17,369,442	54.4
Dominion Ins. Corp.	6,044,889	3,130,582	51.8	11,085,655	4,675,244	42.2
Eagle Star	165,322	620,570	375.4	175,278	618,551	352.9
Eaton/Bay Ins. Co.	1,558,341	920,464	59.1	3,202,070	1,975,155	61.7
Ecclesiastical Ins. Office	3,952,057	3,326,593	84.2	7,833,572	5,575,324	71.2

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Economical Mutual	26,503,424	15,901,966	60.0	36,298,824	21,074,561	58.1
Elite Insurance	1,760,512	283,079	16.1	17,273,845	8,945,935	51.8
Emmco Insurance	541,873	144,569	26.7	1,004,682	243,059	24.2
Employers Mutual Liability	630,089	215,652	34.2	2,012,252	680,510	33.8
English & American Ins. Co.	507,790	147,020	29.0	1,095,337	556,145	50.8
Federal Insurance	12,443,677	5,116,601	41.1	28,610,117	13,291,475	46.5
Federated Mutual Ins. Co.	2,388,135	726,342	30.4	7,520,697	3,032,874	40.3
Federation Ins. Co. of Can.	2,518,445	1,422,205	56.5	11,293,498	5,041,282	44.6
Fidelity Ins. of Canada	1,689,487	649,198	38.4	4,024,578	2,625,912	65.2
Fire Insurance of Canada	.....	*−8*	.....	.....	*−2,591*	.....
Fireman's Fund Ins. Co.	1,703,387	1,320,155	77.5	3,847,128	2,773,782	72.1
Fireman's Fund Ins. Co. of Can.	16,291,362	8,151,995	50.0	40,957,446	18,762,325	45.8
First Nat. Ins. of America	*−13*	.....	.....	9	219	2,433.3
Florists Mutual	328,587	1,307,802	398.0	360,359	1,347,469	373.9
Foremost	.....	*−1,171*	.....	1,490	1,075	72.1
Foresters Indemnity Co.	1,182,963	1,082,944	91.5	2,246,051	2,087,805	93.0
General Accident of Canada	20,311,379	10,493,645	51.7	42,840,523	21,623,348	50.5
General Ins. of America	439,860	391,290	89.0	1,990,026	697,583	35.1
General Security of Canada	1,234,892	727,084	58.9	15,102,269	7,892,966	52.3
Gerling Global General	4,470,807	2,474,686	55.4	16,872,634	12,150,788	72.0
Gibraltar General Ins. Co.	8,245,846	5,697,466	69.1	10,322,338	7,096,645	68.8
Gore Mutual	10,758,407	5,786,618	53.8	14,890,329	7,635,078	51.3
Grain Insurance	1,452,933	1,109,061	76.3	6,282,097	4,374,556	69.6
Great American Insurance	193,832	50,076	25.8	374,994	*−50,073*	.....
Great Eastern Insurance	332	33,499	10,090.1	593,638	619,348	104.3
Guarantee Co. of NA	4,524,172	2,018,645	44.6	10,221,375	4,615,371	45.2
Guardian Insurance of Can.	12,547,200	6,473,667	51.6	53,296,959	28,248,196	53.0
Halifax Insurance	7,492,093	3,447,641	46.0	22,740,655	11,457,262	50.4
Hanover	1,244,044	487,208	39.2	2,026,216	901,164	44.5
Hartford Fire	9,998,264	3,471,820	34.7	18,597,993	7,125,159	38.3
Herald Ins. Co.	.....	10	.....	.....	10	.....
Home Insurance	2,265,878	1,239,976	54.7	5,782,853	2,371,238	41.0
Highlands Insurance Co.	1,571	*−943*	.....	*−10,088*	*−94*	.....
Lumbermens Underwriting Alliance	1,557,101	427,781	27.5	10,141,481	3,052,227	30.1
INA Insurance Co. of Canada	5,545,712	1,479,338	26.7	9,366,657	2,336,526	24.9
Insurance of North America	4,607,707	6,359,420	138.0	9,864,279	9,570,829	97.0
Insurance Corp. of Ireland	6,346,200	2,695,817	42.5	7,756,232	3,326,404	42.9
Kansa General Ins. Co.	53,106	.....	.....	67,636	.....	.....
Liberty Mutual Fire	2,568,335	1,431,774	55.7	5,515,017	2,610,528	47.3
Liberty Mutal Insurance	369,550	57,166	15.5	469,397	109,787	23.4
Lloyds	14,485,385	6,309,198	43.6	83,204,477	46,140,058	55.5
London and Midland	1,744,397	741,396	42.5	4,166,064	1,597,145	38.3
London Assurance	46,297	*−197,645*	.....	284,294	*−395,071*	.....
Lumbermens Mutual Casualty	5,421,332	2,367,359	43.7	10,751,918	3,420,209	31.8
Maplex Gen. Ins. Co.	125,490	13,020	10.4	129,940	13,020	10.0
Marine Indemnity of USA	.....	.....	.....	2,028	.....	.....
Maritime Insurance	19,226	11,456	59.6	331,318	56,609	17.1
Markel Ins. Co. of Canada	844,170	544,352	64.5	5,482,497	3,375,307	61.6
Maryland Casualty	*−2,941*	*−158,765*	.....	*−3,625*	*−76,988*	.....
Mortgage Ins. Co. of Canada	694,041	272,014	39.2	792,505	272,114	34.3
Midland Ins. Co.	.....	.....	.....	17,570	81,397	463.3
Missisquoi and Rouville	3,611	1,010	28.0	3,860,216	2,081,250	53.9
Motors Ins. Co.	6,396	.....	.....	21,077	.....	.....
National Employers	266,628	49,386	18.5	636,737	275,831	43.3
New Hampshire Ins. Co.	1,697,161	418,434	24.7	7,238,618	2,302,687	31.8
New India Assurance	431,909	162,620	37.7	515,780	193,868	37.6
New Zealand Insurance	42,442	53,580	126.2	106,959	103,316	96.6
Niagara Fire	48,852	*−227*	.....	52,575	*−174*	.....
North Am. Co. for Prop & Casualty	*−1,711*	22,064	.....	*−3,311*	60,572	.....
Northumberland and General Ins. Co.	10,211,963	4,528,537	44.3	32,449,067	23,647,534	72.9
North Waterloo Farmers Mut.	6,099,219	4,349,402	71.3	6,099,219	4,349,402	71.3
Norwich Union Fire	.....	*−110,246*	.....	.....	*−54,662*	.....
Old Republic Ins. Co.	72,745	21,923	30.1	255,220	107,911	42.3
Olympic Insurance	.....	9,802	.....	*−64*	7,293	.....

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE PROPERTY (Cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
he Omaha Indemnity Co.	102,074	8,097	7.9	102,074	8,097	7.9
ntario Mutual General Ins. Co.	2,052,531	1,786,649	87.0	2,052,531	1,786,649	87.0
rion Insurance	1,327,813	554,382	41.8	1,764,390	769,355	43.6
tter-Dorchester Mutual Ins. Co.	3,106,442	3,462,192	111.5	3,106,442	3,462,192	111.5
ondon & Edinburgh Gen.	.....	.....	.....	4,206	.....	.....
acific Employers	21,930	3,562	16.2	62,105	3,756	6.0
a Paix General	86,916	20,072	23.1	5,501,722	2,467,429	448
earl Assurance Co.	*−113*	*−12,961*	.....	587	*−49,152*	.....
he Personal Ins. Co. of Can.	983,084	740,588	75.3	1,387,523	839,448	60.5
erth Ins. Co.	2,924,778	1,295,147	44.3	3,819,687	1,730,875	45.3
hiladelphia Manufacturers	1,229,009	340,109	27.7	2,257,780	300,060	13.3
hoenix Assur. of Canada	10,369,138	5,527,305	53.3	18,539,273	9,630,521	51.9
hoenix Assur. of London	90,161	14,043	15.6	128,073	26,252	20.5
ilot	10,261,361	6,266,931	61.1	10,261,361	6,266,931	61.1
itts Insurance	3,545,389	1,214,035	34.2	13,192,568	7,312,582	55.4
ortage La Prairie Mutual	807,564	509,921	63.1	9,012,128	5,124,990	56.9
rotection Mutual	3,686,431	1,226,577	33.3	15,601,987	3,676,923	23.6
rovidence Washington	468,856	376,381	80.3	1,207,714	865,671	71.7
rovident Assurance	9,468	*−23,541*	.....	25,095,143	12,455,251	49.6
rudential Assurance England	8,545,464	5,227,138	61.2	41,882,398	20,935,133	50.0
QBE Insurance Co.	.....	5,652	.....	.....	16,400	.....
Quebec Assurance	26,635	39,251	153.1	4,386,682	1,962,547	44.7
Reliance Ins. Co.	5,877,522	2,410,880	41.0	9,509,733	4,181,984	44.0
Retail Lumbermen's Mutual	2,782	.....	.....	57,235	95,277	166.5
Royal Exchange	214,071	744,554	347.8	413,519	798,976	193.2
Royal General Canada	69,860	2,248	3.2	1,414,449	381,501	27.0
Royal Ins. Co. of Canada	51,505,916	27,671,817	53.7	141,144,433	71,283,194	50.5
Safeco	2,649,309	998,932	37.7	13,484,985	5,618,585	41.7
St. Paul Fire & Marine	8,242,488	1,755,934	21.3	17,137,979	4,568,519	26.7
Scottish & York	2,748,680	429,471	15.6	7,443,705	4,476,457	60.1
Scottish Union & National	.....	3,481	.....	.....	*−65,935*	.....
Seaboard Surety Co.	541	.....	.....	541	.....	.....
Security Ins. Co. of Hartford	834,409	644,159	77.2	3,315,049	1,192,358	36.0
Security Mutual Casualty	666,682	290,022	43.5	1,663,143	1,509,767	90.8
Security National	826,528	381,790	46.2	1,998,080	1,357,795	68.0
Sentry Ins. A. Mutual Co.	869,644	374,330	43.0	1,904,468	1,002,316	52.6
Simcoe & Erie	7,343,784	2,555,962	34.8	17,109,892	9,683,455	56.6
Sovereign General Ins. Co.	3,898,334	1,777,166	45.6	12,622,212	7,213,142	57.1
Stanstead and Sherbrooke	534,173	86,028	16.1	3,169,550	1,163,172	36.7
State Farm Fire and Casualty	14,139,573	6,515,710	46.1	16,346,714	7,286,267	44.6
Stonewall	.....	.....	.....	*−57,302*	*−160,264*	.....
The Strathcona Gen. Ins. Co.	1,737,247	83,020	4.8	4,275,114	387,616	9.1
Sun Alliance Ins. Co.	8,391,478	4,029,150	48.0	22,603,710	10,980,399	48.6
Switzerland General	7,848	5,668	72.2	1,276,578	874,411	68.5
Tokio Marine	127,344	*−15,807*	.....	487,349	159,528	32.7
Toronto General	1	276	.....	1	*−279*	.....
Traders General	2,355,122	1,282,493	54.5	5,033,028	2,772,211	55.1
Transamerica Ins. Co.	130	.....	.....	586	118	20.1
Transport Indemnity	7,276	*−19,768*	.....	7,276	*−27,378*	.....
Transport Insurance	331,912	402,109	121.1	957,176	633,294	66.2
Travelers Indemnity	994,967	158,943	16.0	2,463,082	436,730	17.7
Travelers Indemnity of Can.	12,140,920	6,514,184	53.7	37,052,962	22,577,398	60.9
Unigard Mutual	.....	289	.....	64	*−178,295*	.....
United Canada Ins. Co.	698,543	629,799	90.2	2,114,195	2,114,715	100.0
United Provinces	38,979	*−25,392*	.....	12,871,623	6,123,046	47.6
United States Fidelity & Guar.	6,426,140	2,590,945	40.3	9,721,545	4,137,172	42.6
United States Fire	5,907,375	1,417,122	24.0	13,996,251	8,041,866	57.5
Unity & General Ins.	252,940	98,099	38.8	1,071,316	632,240	59.0

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE
PROPERTY (Cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Upper Canada	635,141	248,455	39.1	635,141	248,455	39.1
Utica Mutual	701,742	152,629	21.8	1,182,879	275,750	23.3
Victoria Ins. Co. of Can.	308,971	162,644	52.6	2,920,348	1,196,717	41.0
Waterloo Mutual	9,242,971	4,541,242	49.1	9,242,971	4,541,242	49.1
Wawanesa Mutual	7,714,673	3,800,546	49.3	44,507,776	21,327,660	47.9
Western Assurance	16,737,071	8,611,386	51.5	22,093,460	12,226,680	55.3
Western General Mutual	8,935,586	7,687,994	86.0	8,935,586	7,687,994	86.0
Yasuda Fire and Marine	349,511	191,956	54.9	2,226,740	1,373,965	61.7
York Fire & Cas. Ins.	1,172,617	589,839	50.3	1,172,617	589,839	50.3
Zurich Ins. Co.	23,163,179	10,137,710	43.8	43,399,395	20,836,444	48.0
RECIPROCALS						
Canners Exchange Subscribers	755,250	206,035	27.2	995,015	658,496	66.1
Lumbermen's Underwriting Alliance	1,557,101	224,654	14.4	10,141,481	3,676,503	36.2
Retail Lumbermen's Inter-Ins	29,046	587	2.0	29,046	587	2.0
Warner Reciprocal Insurers	*−4,436*	.....	.....	10,356	.....	.....
Totals—1978	680,212,104	350,010,096	51.5	1,893,164,963	992,182,098	52.4
Totals—1977	645,388,893	316,772,116	49.1	2,109,808,989	842,278,942	40.1
Totals—1976	541,281,298	297,204,428	54.9	1,774,480,621	826,215,205	46.6
Totals—1975	399,235,187	235,561,465	59.0	1,065,396,450	702,919,894	66.0
Totals—1974	336,896,890	214,983,883	63.8	894,115,055	665,292,842	74.4

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
	$	$	%
FARMERS' MUTUALS			
goma	280,958	319,670	113.8
nherst Island	11,041	1,084	9.8
r	372,446	85,487	23.0
y of Quinte	790,267	514,351	65.1
rtie & Clinton	646,775	385,859	59.7
anshard	160,272	105,046	65.5
ant	331,127	166,124	50.2
radoc Delaware	155,152	40,935	26.4
ayuga	326,933	343,931	105.2
lross	163,973	252,712	154.1
ownie	299,364	97,582	32.6
ufferin	790,682	322,690	40.8
umfries	357,077	170,481	47.7
unwich	412,622	860,318	208.5
st Williams	247,156	71,780	29.0
cfrid	207,793	163,374	78.6
lma	303,319	136,935	45.1
rie	392,015	225,989	57.6
rmers' (Lindsay)	2,279,029	1,020,479	44.8
ormosa	1,000,385	239,317	23.9
ermania	312,275	160,411	51.4
lengarry	853,937	614,168	71.9
renville	1,364,346	654,482	48.0
rey & Bruce	339,200	205,558	60.6
alwell	737,528	351,305	47.6
amilton Township	1,187,167	820,184	69.1
ay	662,189	340,600	51.4
loward	503,824	1,121,707	222.6
lowick	827,678	270,498	32.7
ent & Essex	1,284,670	1,408,692	109.7
ambton	1,123,041	558,906	49.8
anark	2,618,856	1,618,807	61.8
ennox & Addington	576,572	389,468	67.5
obo	156,101	40,853	26.2
ondon Township	264,777	91,467	34.5
cGillivray	211,454	76,953	36.4
cKillop	285,499	159,243	55.8
orfolk	317,308	219,111	69.1
orth Blenheim	349,126	293,373	84.0
orth Kent	381,439	193,340	50.7
xford	734,989	806,797	109.8
eel	1,064,608	226,904	21.3
eel & Maryborough	642,206	365,861	57.0
rescott	576,328	493,248	85.6
outh Easthope	677,721	356,922	52.7
outhwold	109,356	283,828	259.5
ownsend	187,624	89,324	47.6
sborne & Hibbert	660,209	290,872	44.1
abisa	316,959	150,927	47.6
est Wawanosh	668,443	265,421	39.7
estminster	120,226	146,884	122.2
armouth	130,635	219,425	168.0
Totals for 1978	29,774,677	18,809,683	63.2
Totals for 1977	25,317,771	12,926,961	51.1
Totals for 1976	21,262,053	10,425,608	49.0
Totals for 1975	17,277,320	8,942,977	51.8
Totals for 1974	14,558,514	7,384,723	50.7

TABLE IX, OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (Concl.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies ..... Farmers' Mutuals	29,774,677	18,809,683	63.2	29,774,677	18,809,683	63.2
Totals for 1978						
Totals for 1977	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2
Totals for 1976	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6
Totals for 1975	425,560,053	252,848,760	59.4	1,098,920,124	726,803,154	66.1
Totals for 1974	351,455,404	222,368,606	63.3	908,673,569	672,647,565	74.0

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978 ACCORDING TO CLASSES OF INSURANCE HAIL

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
etna Insurance	.....	.....	.....	1,040,052	728,257	70.0
merican National Fire Ins.	.....	32,844	.....	158,358	32,844	20.7
nglo Canada	1,032,284	317,156	30.7	1,032,284	317,156	30.7
he Bay City Gen. Ins. Co.	.....	.....	.....	1,459,725	787,329	53.9
ontinental Insurance	525,853	159,459	30.3	3,398,015	2,240,133	65.9
oronation Insurance	554,220	811,813	146,5	554,220	2,243,298	404.8
ederation Insurance Co. of Can.	180,636	134,404	74.4	180,636	134,404	74.4
ibraltar General Ins. Co.	40,784	2,830	6.9	40,784	2,830	6.9
reat American Ins.	.....	.....	.....	1,914,872	1,409,050	.....
reat Eastern Ins.				553,440	679,835	122.8
anover	.....	.....	.....	1,166,471	967,255	82.9
NA Ins. Co. of Can.	.....	.....	.....	*–49*	14,678	.....
nsurance of North America	.....	.....	.....	402,180	121,860	30.3
tter-Dorchester Mutual Ins. Co.	402,180	121,860	30.3	953,188	688,294	72.2
t. Paul Fire and Marine	.....	.....	.....	1,561,773	790,319	50.6
imcoe and Erie	390,564	149,974	38.4	1,025,876	424,426	41.4
ravelers Indemnity	.....	.....	.....			
ork Fire & Cas. Ins. Co.						
Totals—1978	3,126,521	1,730,340	55.3	15,441,825	11,581,968	75.0
Totals—1977	2,887,444	1,863,449	64.5	9,987,330	5,816,558	58.2
Totals—1976	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5
Totals—1975	2,351,145	2,150,525	91.4	9,877,807	9,271,229	93.8
Totals—1974	2,998,700	1,676,777	55.9	8,733,831	4,381,628	50.2

TABLE X. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE
HAIL (concl.'d)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Dunwich	46,679	1,306	2.8
Norfolk	19,541	654	3.3
Totals for 1978	66,220	1,960	3.0
Totals for 1977	52,951	118,685	224.1
Totals for 1976	30,334	10,852	35.8
Totals for 1975	26,881	39,820	148.1
Totals for 1974	33,191	53,491	161.2

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	3,126,521	1,730,340	55.3	15,441,825	11,581,968	75.0
Farmers' Mutuals	66,220	1,960	3.0	66,220	1,960	3.0
Totals for 1978	3,192,741	1,732,300	54.3	15,508,045	11,583,928	76.4
Totals for 1977	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1
Totals for 1976	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4
Totals for 1975	2,378,026	2,190,345	92.1	9,904,688	9,311,049	94.0
Totals for 1974	3,031,891	1,730,268	57.1	8,767,022	4,435,119	50.6

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
›stainers' Ins. Co.	6,035,193	3,581,823	59.4	7,676,107	4,760,068	62.0
›tna Casualty and Surety	566,716	*−1,004,789*	.....	1,345,472	*−1,682,811*	....
›tna Casualty Co. of Can.	4,837,264	3,367,489	69.6	10,768,095	8,179,067	76.0
›tna Insurance	71,493	94,396	132.0	72,167	122,761	170.1
ffiliated F M	13,244	6,196	46.8	16,102	17,545	109.0
lbion Insurance	1,442,356	941,287	65.3	1,445,281	975,578	67.5
llstate Ins. Co.	70,275	53,333	75.9	73,056	47,710	65.3
llstate Ins. Co. of Canada	56,945,415	38,040,945	66.8	106,901,997	71,597,738	67.0
lpina Insurance	.....	68,008	.....	.....	68,008	....
merican Bankers Ins. Co. of Fla.	.....	63,961	.....	.....	63,961	....
merican Home Assurance Co.	555,678	768,528	138.3	1,372,336	1,629,108	118.7
merican Insurance	*−29,759*	1,114,984	.....	182,995	2,484,501	1,357.7
merican Mutual Liability	130,221	104,259	80.1	165,153	147,108	89.1
merican Re-Ins. Co.	5,113	.....	.....	7,668	.....	....
merican Road Ins. Co.	694,202	204,195	29.4	1,982,549	1,042,208	52.6
nglo Canada	1,068,909	321,562	30.1	1,085,486	329,551	30.4
alboa Ins. Co.	2,299	4,067	176.9	2,299	4,067	176.9
ay City General Ins. Co.	1,769,877	706,792	39.9	1,776,108	706,792	39.8
uffalo Ins. Co.	1,588	.....	.....	1,588	.....	....
alvert Fire	34	113	332.4	132	113	85.6
anadian Accident and Fire	2,933,991	2,086,239	71.1	10,600,506	6,032,984	56.9
anada Security	.....	30,351	.....	.....	22,343	....
anadian Commerce	28,299	10,250	36.2	257,255	131,237	51.0
anadian General	19,184,739	11,159,095	58.2	36,567,227	24,049,896	65.8
anadian Home Assurance	1,709	62,013	3,628.6	21,501,092	15,342,099	71.4
anadian Indemnity	8,302,634	5,874,284	63.2	21,404,633	15,599,584	72.9
anadian Provincial	1,943,196	1,896,769	97.6	4,736,375	3,530,491	74.5
anadian Surety	5,330,218	3,119,977	58.5	10,657,966	7,007,336	65.8
anadian Universal Ins. Co.	1,838,962	1,673,940	91.0	6,572,753	4,847,345	73.7
asualty Co. of Canada	8,604,777	7,856,434	91.3	12,396,331	9,973,938	80.5
entennial Insurance	*−4,492*	.....	.....	*−4,492*	337	....
entral Mutual Insurance Co.	*−204*	106,628	.....	*−204*	134,379	....
entury Ins. Co. of Canada	*−950*	72,447	.....	639,644	419,569	65.6
hateau Ins. Co.	2,498,467	1,510,436	60.5	3,268,763	2,809,640	85.9
hrysler Ins. Co.	593,847	291,890	49.2	1,518,062	799,378	52.7
itadel General Ins. Co.	3,433,778	3,433,696	100.0	3,851,848	3,528,382	91.6
ommerce & Industry of Canada	11,089	9,702	87.5	72,009	28,727	39.9
ommerce Group Ins. Co.	*−513*	892	.....	52,623,098	43,802,516	83.2
ommercial Union Assurance of Canada	49,231,174	39,679,624	80.6	82,796,040	65,506,048	79.1
ommonwealth Insurance Co.	402,970	416,578	103.4	965,850	810,861	84.0
onstitution Ins. Co. Canada	15,289,941	11,788,516	77.1	20,369,860	18,871,426	92.6
ontinental Insurance	3,425,730	2,796,353	81.6	13,644,311	11,150,154	81.7
ontingency Ins. Co. Ltd.	.....	.....	.....	53,723	1,800	3.4
o-operative Fire Casualty Co.	167,200	66,036	39.5	74,849,843	47,879,307	64.0
o-operators Ins. Assoc.	135,515,612	198,033,432	72.3	135,515,612	98,033,432	72.3
ornhill Ins. Co.	2,226,550	2,425,709	108.9	7,499,711	6,722,261	89.6
oronation Insurance	456,880	247,765	54.2	544,953	358,109	65.7
umis Insurance	8,360	.....	.....	15,702	.....	....
ominion of Canada General	34,264,550	28,589,763	83.4	45,903,000	36,208,376	78.9
ominion Ins. Corp.	7,730,277	6,347,923	82.1	9,784,432	7,563,306	77.3
agle Star	.....	*−10,102*	.....	.....	*−38,497*	....
aton/Bay Ins. Co.	3,208,008	2,271,722	70.8	5,322,836	3,708,565	69.7
conomical Mutual	32,720,336	30,223,640	92.4	39,295,908	34,576,349	88.0
lite Insurance	.....	26,373	.....	*−8,850*	376,662	....
mmco Insurance	635	*−176*	.....	133	*−2,714*	....
mployers Mutual Liability	1,656,739	1,538,561	92.9	4,855,123	3,919,128	80.7
nglish & American Ins. Co.	.....	.....	.....	*−24*	29,090	....
ederal Insurance	3,117,102	1,888,263	60.1	11,742,264	6,057,689	51.6
ederated Mutual Ins. Co.	3,949,106	2,919,367	73.9	8,018,872	6,218,421	77.5
ederation Ins. Co. of Can.	2,966,014	2,279,037	76.8	8,154,455	5,847,894	71.7
idelity Ins. of Canada	2,105,421	2,092,327	99.4	5,175,984	3,549,292	68.6

TABLE XI, OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Insurance of Canada	*−4*	*−15,934*	.....	*−36*	23,292	....
Fireman's Fund Ins. Co.	34,828	1,809,320	5,195.0	235,912	2,784,398	1,180.3
Fireman's Fund Ins. Co. of Can.	43,514,003	29,362,948	67.5	69,060,079	45,148,738	65.4
First Nat. Ins. of America	1,442,677	1,345,035	93.2	3,180,819	2,473,836	77.8
General Accident of Canada	35,212,302	24,979,974	70.9	50,997,862	35,562,399	69.7
General Ins. of America	141,185	238,840	169.7	303,350	514,677	169.7
General Security of Canada	1,437,791	860,058	59.8	19,605,990	13,018,663	66.4
Gerling Global General	2,812,799	2,311,794	82.2	2,965,432	2,311,794	78.0
Gibraltar General Ins. Co.	6,474,702	5,605,506	86.6	6,922,878	5,884,447	85.0
Gore Mutual	20,609,287	12,915,762	62.7	24,460,334	15,164,704	62.0
Great Eastern Insurance	*−4,827*	1,143,240	.....	1,073,657	2,163,711	201.5
Guarantee of N.A.	6,301,984	3,481,595	55.3	12,297,733	7,639,425	62.1
Guardian Ins. of Canada	20,387,172	15,624,489	76.6	57,882,725	43,527,839	75.2
Halifax Insurance	10,548,482	7,900,978	74.9	21,934,273	15,369,699	70.1
Hartford Fire	10,028,751	7,159,034	71.4	12,318,952	8,883,630	72.1
Highland Insurance Co.	24,930	1,255	5.0	46,576	14,748	31.7
Home Insurance	10,889,003	7,283,942	66.9	23,463,162	17,897,044	76.3
Ideal Mutual	66,659	15,215	22.8	121,868	55,171	45.3
INA Ins. Co. of Can.	1,861,012	993,726	53.4	1,889,331	1,005,479	53.2
Insurance of North America	1,302,277	900,837	69.2	1,325,840	872,926	65.8
Insurance Corp. of Ireland	1,885,617	1,176,370	62.4	2,048,115	1,306,223	63.8
Kansa Gen. Ins. Co.	29,080	500	1.7	36,830	500	1.4
Liberty Mutual Fire	18,198,936	16,261,824	89.4	33,001,877	27,524,665	83.4
Liberty Mutual Insurance	246,181	155,042	63.0	54,486	251,981	462.5
Lloyds	4,377,748	3,018,870	69.0	25,096,852	16,439,860	65.5
London & Edinburgh	*−25,583*	369,112	.....	2,167,376	1,747,210	80.6
London & Midland	14,425	45,211	313.4	55,789	418,560	750.3
London Assurance	40,560	*−859,216*	.....	87,851	*−1,707,048*	....
Lumbermens Mutual Casualty	11,663,754	7,580,038	65.0	12,746,931	7,455,251	58.5
Maplex Gen. Ins. Co.	92,195	20,245	22.0	92,195	20,245	22.0
Markel Ins. Co. of Canada	5,062,396	3,925,092	77.5	11,617,320	10,549,708	90.8
Maryland Casualty	*−43*	106,948	.....	*−491*	*−125,966*	....
Missisquoi & Rouville	3,651,893	3,151,978	86.3	9,481,875	6,835,342	72.1
Motors Ins. Co.	2,186,346	1,696,115	77.6	5,228,196	4,494,491	86.0
National Employers	33,071	4,065	12.3	415,527	459,968	110.7
New Hampshire Insurance Co.	105,052	53,360	50.8	177,134	190,485	107.5
Niagara Fire	153	*−20*	.....	718	*−1,000*	....
North American. Co. of Prop. & Cas.	*−801*	5,842	.....	*−1,683*	*−38,642*	....
Northumberland Gen. Ins. Co.	935,520	233,060	24.9	7,326,681	4,722,199	64.5
Norwich Union Fire	*−151,375*	741	.....	*−432,461*	40,435	....
Old Republic Ins. Co.	35,613	*−5*	.....	64,453	*−7*	....
Olympic Ins. Co.	.....	.....	.....	.....	20	....
Ontario Motorist Ins. Co.	6,623,310	3,975,905	60.0	6,623,310	3,975,905	60.0
Orion Insurance	.....	*−597*	.....	.....	903	....
Otter-Dorchester Mutual Ins. Co.	705,848	302,814	42.9	705,848	302,814	42.9
Pacific Employers	14,271	71,753	502.8	14,528	68,743	473.2
Pafco Ins. Co. Ltd.	10,296,148	6,944,418	67.5	10,296,148	6,944,418	67.5
La Paix General	101,047	11,907	11.8	3,237,118	2,263,363	69.9
Pearl Assurance Co.	*−26*	9,641	.....	*−71*	*−158,679*	....
The Personal Ins. Co. of Canada	6,802,714	4,836,529	71.1	9,202,447	6,082,521	66.1
Perth Ins. Co.	3,496,866	2,895,526	82.8	4,762,198	3,608,970	75.8
Phoenix Assur. of Canada	15,838,317	10,831,965	68.4	25,393,770	14,395,643	56.7
Pilot	36,277,673	24,715,490	68.1	36,277,673	24,715,490	68.1
Pitts Insurance	5,336,676	5,076,391	95.1	9,292,246	8,587,092	92.4
Portage La Prairie Mutual	1,280,916	685,650	53.5	4,283,897	2,371,186	55.4
Premier Insurance	23,444	*−11,508*	.....	23,444	*−11,508*	....
Provident Assurance	15,479	*−4,301*	.....	16,966,112	9,986,719	58.9
Prudential Assurance England	10,367,266	10,172,561	98.1	51,996,397	38,731,537	74.5
QBE Insurance Co.	.....	*−54,596*	.....	.....	*−162,813*	....
Quebec Assurance	42,225	12,556	29.7	4,863,041	3,896,363	80.1
Reliance Ins. Co.	3,960,856	3,310,672	83.6	4,148,269	4,131,227	99.6

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
oyal General Canada	21,547	*−30,008*	.....	370,789	418,674	112.9
oyal Ins. Co. of Can.	112,177,060	83,955,550	74.8	211,465,351	152,189,788	72.0
ifeco	8,673,471	4,649,274	53.6	14,194,332	8,002,312	56.4
. Paul Fire & Marine	679,653	199,550	29.4	937,703	328,302	35.0
cottish & York	15,252,136	9,140,432	59.9	21,363,534	14,270,011	66.8
cottish Union & National	.....	*−12,912*	.....	.....	*−2,790*	....
ecurity Ins. Co. of Hartford	.....	.....	.....	39,345	*−34,731*	....
ecurity Mutual Casualty	1,639,791	1,239,528	75.6	3,924,509	3,101,540	79.0
entry Insurance A Mutual Co.	42,087	5,173	12.3	42,087	9,016	21.4
imcoe & Erie	3,381,538	2,518,235	74.5	11,428,409	8,314,093	72.8
overeign General Ins. Co.	4,965,857	5,174,680	104.2	14,692,746	12,005,884	81.7
tanstead & Sherbrooke	844,660	639,070	75.7	4,684,110	3,354,402	71.6
tate Farm Mutual Auto	66,313,247	45,571,977	68.7	74,161,036	51,519,190	69.5
un Alliance Ins. Co.	8,278,139	6,312,016	76.3	17,406,370	13,620,250	78.3
witzerland General	.....	*−32,326*	.....	646,256	427,562	66.2
okio Marine	7,802	*−3,516*	.....	33,243	12,870	38.7
oronto General	687,640	529,478	77.0	687,731	532,723	77.5
raders General Ins. Co.	1,515,917	812,526	53.6	2,926,574	1,325,382	45.3
ransport Indemnity	45,575	295,000	647.3	45,575	242,977	533.1
ransport Insurance	3,151,140	1,779,998	56.5	6,938,028	4,019,471	59.9
ravelers Indemnity	442,079	700,960	158.6	972,392	793,167	81.6
ravelers Indemnity of Can.	22,550,984	22,477,628	99.7	50,541,460	42,610,639	84.3
Jnigard Mutual	*−5*	*−6,895*	.....	.....	99,465	....
Jnited Canada Insurance Co.	4,271,486	2,744,813	64.3	13,111,962	8,691,112	66.3
Jnited Provinces	38,724	*−58,492*	.....	11,582,725	5,309,520	45.8
Jnited States Fidelity & Guar.	6,422,655	4,899,483	76.3	8,554,467	6,774,248	79.2
Jnited States Fire	246,315	402	0.2	398,016	122,754	30.8
Jnity Fire & General Ins.	480,055	564,396	117.6	2,492,990	2,296,001	92.1
Jtica Mutual	129,651	127,872	98.6	182,336	163,512	89.7
Victoria Ins. Co. of Can.	301,661	185,969	61.7	1,519,518	1,359,383	89.5
Waterloo Mutual	7,002,088	4,817,926	68.8	7,002,088	4,817,926	68.8
Wawanesa Mutual	19,225,085	17,497,790	91.0	73,059,763	57,677,453	79.0
Western Assurance	42,921,542	27,674,011	64.5	49,233,338	31,428,810	63.8
York Fire & Cas. Ins. Co.	2,286,089	1,558,419	68.2	2,286,089	1,558,419	68.2
Zurich Ins. Co.	48,563,474	38,211,627	78.7	68,150,041	52,466,787	77.0
RECIPROCALS						
Truck Insurance Exchange	3	601	20,033.3	135,031	38,011	28.1
Totals—1978	1,134,525,049	842,188,354	74.2	2,075,291,776	1,508,957,495	72.7
Totals—1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals—1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals—1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
Totals—1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE (Concl.'d)

Companies	Ontario		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	a	%
Algoma	20,463	3,420	16.7
Ayr	10,511	1,949	18.5
Dunwich	17,737	5,999	33.8
Elma	39,852	2,676	6.7
Farmers' Mutual	82,653	17,322	21.0
Howard	16,919	.....	...
McGillivray	483	163	33.7
Norfolk	3,115	.....	...
North Blenheim	4,969	184	3.7
Oxford	36,918	22,150	60.0
Peel	1,792	.....	...
Peel & Maryborough	5,737	328	5.7
South Easthope	8,795	.....	...
Totals for 1978	249,944	54,191	21.7

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	1,134,525,049	842,188,354	74.2	2,075,291,776	1,508,957,495	72.7
Farmers' Mutuals	249,944	54,191	21.7	249,944	54,191	21.7
Totals for 1978	1,134,774,993	842,242,545	74.2	2,075,541,720	1,509,011,686	72.7
Totals for 1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals for 1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6
Totals for 1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
Totals for 1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
stainers Ins. Co.	3,390,958	2,078,326	61.3	4,277,545	2,657,932	62.1
tna Casualty and Surety	418,760	(999,560)	.....	1,089,417	(1,451,004)	....
tna Casualty Co. of Canada	2,825,389	1,788,703	63.3	5,217,339	3,886,675	74.5
tna Insurance	40,419	64,192	158.8	42,769	77,447	181.1
iliated FM	13,083	6,916	52.9	13,153	8,613	65.5
pion Insurance	837,475	507,668	60.6	839,951	540,909	64.4
state Ins. Co.	43,011	(133,242)	.....	43,871	(141,980)	....
state Ins. Co. of Canada	33,164,643	23,000,023	69.4	56,780,385	41,538,298	73.2
pina Insurance	.....	53,771	.....	.....	53,771	....
nerican Bankers Ins. Co. of Fla.	.....	61,191	.....	.....	61,191	....
nerican Home Assurance Co.	518,712	738,817	142.4	1,257,380	1,580,102	125.7
nerican Insurance	(17,603)	828,932	.....	118,826	1,886,216	1,587.4
nerican Mutual Liability	96,147	67,896	70.6	122,633	96,234	78.5
nerican National Fire Ins.	NIL	NIL	.....	NIL	NIL	....
nerican Re-Ins. Co.	5,113	.....	.....	7,668	.....	....
nerican Road Ins. Co.	NIL	NIL	.....	NIL	NIL	....
glo Canada	591,320	57,545	9.7	600,204	62,650	10.4
lboa Ins. Co.	NIL	NIL	.....	NIL	NIL	....
y City General Ins. Co.	993,799	307,428	30.9	997,424	307,428	30.8
ffalo Ins. Co.	1,588	.....	.....	1,588	.....	....
nadian Accident and Fire	1,725,833	1,236,380	71.6	5,856,768	3,362,332	57.4
nada Security	.....	28,898	.....	.....	33,340	....
nadian Commerce	16,151	5,200	32.2	133,402	90,794	68.1
nadian General	11,123,374	5,802,239	52.2	20,315,558	14,230,059	70.0
nadian Home Assurance	1,287	57,145	44,402	12,117,522	9,316,562	76.9
nadian Indemnity	5,094,590	4,059,922	79.7	12,905,991	10,212,396	79.1
nadian Provincial	1,167,144	1,146,508	98.2	2,597,973	2,143,896	82.5
nadian Surety	2,950,644	1,712,405	58.0	5,730,753	4,043,050	70.5
nadian Universal Ins. Co.	1,023,350	1,126,529	110.1	3,114,441	3,302,765	106.0
asualty Co. of Canada	4,733,066	4,207,640	88.9	6,687,646	5,386,463	80.5
entennial Insurance	(4,492)	.....	.....	(4,492)	337	....
entral Mutual Insurance Co.	(167)	119,367	.....	(167)	142,671	....
entury Ins. Co. of Canada	(940)	81,044	.....	361,214	240,322	66.5
hateau Ins. Co.	1,507,533	933,441	61.9	1,741,850	1,922,940	110.4
itadel General Assc. Co.	1,998,339	2,438,877	122.1	2,213,706	2,458,324	111.1
ommerce & Industry of Canada	6,609	3,286	49.7	43,161	7,017	16.3
ommerce Group Ins. Co.	(245)	(3,032)	.....	23,997,640	27,335,251	113.9
ommercial Union Assur. of Can.	29,569,244	26,184,582	88.6	46,926,234	42,626,502	90.8
ommonwealth Insurance Co.	336,825	383,069	113.7	829,914	698,244	84.1
onstitution Ins. Co. Canada	9,135,546	7,034,355	77.0	11,257,456	12,081,293	107.3
ontinental Insurance	1,962,186	1,952,809	99.5	6,320,682	6,493,618	102.7
ontingency Ins. Co. Ltd.	.....	.....	.....	35,723	1,800	5.0
o-operative Fire Casualty Co.	81,229	36,337	44.7	41,956,634	27,805,273	66.3
o-operators Ins. Assoc.	78,139,650	54,832,756	70.2	78,139,650	54,832,756	70.2
ornhill Ins. Co.	1,390,423	1,715,799	123.4	3,801,228	4,332,138	114.0
oronation Insurance	228,297	135,734	59.5	254,850	208,326	....
umis Insurance	3,065	.....	.....	14,086	.....	....
ominion of Canada General	19,367,124	16,347,322	84.4	25,013,409	20,270,630	81.0
ominion Ins. Corp.	4,335,034	4,166,598	96.1	5,401,356	4,584,039	84.9
agle Star	.....	(7,451)	.....	.....	(35,453)	....
aton/Bay Ins. Co.	1,824,097	1,161,398	63.7	2,924,178	2,003,785	68.5
conomical Mutual	18,311,121	20,180,632	110.2	21,718,216	22,758,338	104.8
lite Insurance	NIL	28,761	.....	(8,850)	371,859	....
mmco Insurance	NIL	NIL	.....	NIL	NIL	....
mployers Mutual Liability	974,457	1,160,239	119.1	2,797,928	2,516,775	90.0
nglish & American Ins. Co.	.....	.....	.....	(24)	28,382	....
ederal Insurance	1,770,518	1,147,573	64.8	5,142,372	2,972,017	57.8
ederated Mutual Ins. Co.	2,220,694	1,785,603	80.4	4,010,035	3,608,944	90.0
ederation Ins. Co. of Can.	1,694,741	1,232,890	72.7	4,198,382	3,149,750	75.0
idelity Ins. of Canada	1,217,941	1,340,634	110.1	2,743,038	1,703,342	62.1
ire Insurance of Canada	(2)	(16,384)	.....	(28)	31,898	....
ireman's Fund Ins. Co.	8,309	1,664,585	20,033.5	124,973	2,368,521	1,895.2
ireman's Fund Ins. Co. of Can.	26,155,049	17,861,449	68.3	40,350,385	25,884,665	64.1
irst Nat. Ins. of America	851,950	935,454	109.8	1,787,059	1,559,932	87.3
eneral Accident of Canada	20,856,370	15,633,481	75.0	29,183,526	21,250,837	72.8

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
General Ins. of America	91,909	208,153	226.5	170,316	357,463	209.9
General Security of Canada	868,566	578,401	66.6	9,769,678	7,895,656	80.8
Gerling Global General	1,563,072	1,823,921	116.7	1,715,705	1,823,921	106.3
Gibraltar General Ins. Co.	3,685,967	3,346,435	90.8	3,933,892	3,464,050	88.1
Gore Mutual	11,601,118	7,306,206	63.0	13,727,797	8,534,610	62.2
Great Eastern Insurance	(3,803)	912,729	.....	369,632	1,666,751	450.9
Guarantee of N.A.	3,671,984	2,011,171	54.8	6,239,729	4,524,392	72.5
Guardian Insurance of Canada	12,286,546	10,111,618	82.3	31,759,159	26,706,332	84.1
Halifax Insurance	5,963,538	5,399,262	90.5	11,826,047	9,632,460	81.5
Hartford Fire	6,043,329	5,145,346	85.1	6,923,567	5,832,390	84.2
Home Insurance	6,156,196	4,743,099	77.0	12,968,839	10,205,454	78.7
Highland Insurance Co.	24,987	1,292	5.2	47,687	15,569	32.7
Ideal Mutual	66,659	23,728	35.6	121,868	62,311	51.1
INA Ins. Co. of Can.	1,086,594	593,681	54.6	1,104,417	601,793	54.5
Insurance of North America	804,709	449,081	55.8	823,393	399,739	48.6
Insurance Corp. of Ireland	1,160,829	734,228	63.3	1,236,490	796,828	64.4
Kansa Gen. Ins. Co.	29,080	500	1.7	36,830	500	1.4
Liberty Mutual Fire	9,666,860	10,815,442	111.9	15,765,752	17,325,647	109.9
Liberty Mutual Insurance	246,256	145,916	59.3	54,358	238,388	438.6
Lloyds	2,588,975	1,926,184	74.4	11,730,527	9,761,115	83.2
London & Edinburgh	(18,264)	375,159	.....	769,555	1,209,017	157.1
London & Midland	.....	(1,568)	.....	.....	196,795	....
London Assurance	40,560	1,072,544	2,644.3	87,851	2,213,590	2,519.7
Lumbermens Mutual Casualty	6,925,262	4,715,991	68.1	7,959,028	4,630,832	58.2
Maplex Gen. Ins. Co.	55,044	9,877	17.9	55,044	9,877	17.9
Markel Ins. Co. of Canada	2,956,745	2,275,590	77.0	6,595,443	6,451,626	97.8
Maryland Casualty	(27)	128,485	.....	(353)	(57,440)	....
Missisquoi & Rouville	1,772,198	2,102,861	118.7	4,358,621	4,161,230	95.5
National Employers	19,638	1,730	8.8	178,857	314,832	176.0
New Hampshire Insurance Co.	104,539	57,880	55.4	176,621	197,602	111.9
Niagara Fire	153	.....	.....	718	.....	....
Northumberland General Ins. Co.	859,610	167,432	19.5	4,882,582	3,229,435	66.1
Norwich Union Fire	(96,501)	61,005	.....	(291,809)	128,119	....
Old Republic Ins. Co.	35,613	.....	.....	64,453	.....	....
Olympic Ins. Co.	.....	.....	.....	.....	20	....
Ontario Motorist Ins. Co.	3,686,375	2,529,790	68.6	3,686,375	2,529,790	68.6
Orion Insurance	.....	403	.....	.....	1,903	....
Otter-Dorchester Mutual Ins. Co.	353,992	61,086	17.3	353,992	61,086	17.3
Pacific Employers	8,610	64,114	744.7	8,867	61,569	69.4
Pacfo Ins. Co. Ltd.	8,245,459	5,432,652	65.9	8,245,459	5,432,652	65.9
La Paix General	58,828	5,472	9.3	1,490,487	1,333,947	89.5
Pearl Assurance Co.	(19)	3,512	.....	(64)	(130,934)	....
The Personal Ins. Co. of Canada	3,644,044	2,383,601	65.4	4,918,184	2,900,113	59.0
Perth Ins. Co.	1,903,204	1,629,179	85.6	2,613,315	1,997,932	76.5
Phoenix Assur. of Canada	9,294,626	6,013,683	64.7	12,502,783	8,001,553	64.0
Pilot	19,130,644	15,101,174	78.9	19,130,644	15,101,174	78.9
Pitts Insurance	3,654,462	3,309,806	90.6	7,282,588	6,813,313	93.6
Portage La Prairie Mutual	688,740	358,519	52.1	2,278,406	1,256,674	55.2
Premier Insurance	15,922	.....	.....	15,922	.....	....
Provident Assurance	10,366	(35,372)	.....	7,738,244	4,743,666	61.3
Prudential Assurance England	5,827,226	6,217,360	106.7	24,251,164	23,040,648	95.0
QBE Insurance Co.	.....	(50,728)	.....	.....	(170,370)	....
Quebec Assurance	20,987	(347)	.....	2,452,661	2,210,016	90.1
Reliance Ins. Co.	2,418,427	2,191,568	90.6	2,452,024	2,681,097	109.3
Royal General Canada	14,041	(31,281)	.....	197,261	209,476	106.2
Royal Insurance Co. of Canada	66,150,157	48,949,550	74.0	116,712,080	84,671,160	72.5
Safeco	4,410,735	2,819,903	63.9	7,047,623	4,779,030	67.8
St. Paul Fire & Marine	457,318	140,516	30.7	639,627	247,566	38.7
Scottish & York	8,558,474	5,443,619	63.6	11,693,126	8,369,135	71.6
Scottish Union & National	.....	14,845	.....	.....	25,945	....
Security Ins. Co. of Hartford	.....	NIL	.....	30,584	(20,054)	....
Security Mutual Casualty	946,027	615,742	65.1	2,190,446	1,781,317	81.3
Sentry Insurance A Mutual Co.	42,087	5,173	12.3	42,087	4,544	10.8
Simcoe & Erie	2,092,194	1,595,045	76.2	5,573,702	5,014,115	90.0

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
vereign General Ins. Co.	2,798,531	3,236,951	115.7	7,853,070	6,751,605	86.0
nstead & Sherbrooke	480,679	408,803	85.0	2,348,645	2,018,892	86.0
te Farm Mutual Auto	38,384,060	27,183,704	70.8	42,547,031	30,551,003	71.8
n Alliance Ins. Co.	4,833,905	4,190,443	86.7	9,591,696	9,352,764	97.5
itzerland General	NIL	(28,274)	.....	360,659	277,429	76.9
kio Marine	5,123	(3,473)	.....	27,543	9,297	33.8
ronto General	393,541	357,001	90.7	393,610	359,721	91.4
aders General Ins. Co.	821,786	445,303	54.2	1,430,978	619,878	43.3
ansport Indemnity	32,857	292,000	888.7	32,857	248,530	756.4
ansport Insurance	2,793,444	1,423,212	50.9	5,994,851	3,157,210	52.7
avelers Indemnity	386,095	633,680	164.1	834,821	659,448	79.0
avelers Indemnity of Canada	12,922,409	14,317,284	110.8	26,096,895	25,667,950	98.4
higard Mutual	(4)	(18,525)	.....	.....	(152,113)	....
nited Canada Insurance Co.	2,765,652	1,747,809	63.2	8,469,904	4,785,804	56.5
nited Provinces	21,957	(71,237)	.....	5,009,444	2,325,803	46.4
nited States Fidelity & Guar.	3,824,441	2,936,395	76.8	4,959,615	3,967,705	80.0
nited States Fire	157,488	772	.5	243,273	89,953	37.0
nity Fire & General Ins.	278,096	300,169	107.9	1,164,477	1,249,430	107.3
ica Mutual	129,651	95,326	73.5	182,336	134,714	73.9
ctoria Ins. Co. of Can.	258,276	163,656	63.4	899,023	1,098,878	122.2
aterloo Mutual	3,837,284	2,129,447	55.5	3,837,284	2,129,447	55.5
awanesa Mutual	11,121,295	12,357,788	111.1	40,969,124	36,956,386	90.2
estern Assurance	25,142,107	15,774,202	62.7	28,427,546	17,719,068	62.3
ork Fire & Cas. Ins. Co.	1,360,233	907,109	66.7	1,360,233	907,109	66.7
urich Ins. Co.	28,486,964	24,066,830	84.5	38,785,242	31,579,749	81.4
RECIPROCALS						
ruck Insurance Exchange	3	601	20,033.3	135,031	38,011	28.1
otals—1978	659,825,495	513,141,018	77.8	1,134,675,569	897,445,839	79.1
otals—1977	629,696,039	487,157,192	77.3	1,314,813,616	980,085,370	74.5
otals—1976	995,593,208	677,081,366	68.0	2,084,407,897	1,341,986,675	64.3
otals—1975	815,271,926	565,209,227	69.3	1,563,816,430	1,093,227,285	69.9
otals—1974	635,208,841	495,065,650	77.9	1,286,946,766	1,027,777,907	79.9

TABLE XI(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—LIABILITY (concl'd)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	11,748	1,344	11.4
Ayr	5,571	1,949	35.0
Dunwich	10,168	4,847	47.7
Elma	21,462	50	0.2
Farmers' Mutual	44,989	9,578	21.3
Howard	9,248	.....	.....
McGillivray	241	.....	.....
Norfolk	1,788	.....	.....
North Blenheim	2,942	.....	.....
Oxford	20,888	16,902	80.9
Peel	928	.....	.....
Peel & Maryborough	3,024	.....	.....
South Easthope	4,496	.....	.....
Totals for 1978	137,493	34,670	25.2

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
tainers Ins. Co.	426,948	89,786	21.0	514,109	138,220	26.9
na Casualty and Surety	2,197	25,157	862.4	5,647	38,796	687.0
na Casualty Co. of Canada	194,476	134,604	69.2	277,691	177,720	64.0
na Insurance	13,824	11,140	80.6	13,043	31,091	238.4
ion Insurance	90,837	63,490	69.9	91,121	61,864	67.9
state Ins. Co.	26	4,765	18,326.9	26	4,765	18,326.9
state Ins. Co. of Canada	3,967,007	2,508,330	63.2	4,769,649	2,986,229	62.6
ina Insurance	.....	4,397	.....	.....	4,397	.....
erican Bankers Ins. Co. of Fla.	.....	3,891	.....	.....	3,891	.....
erican Home Assurance Co.	102	*−58*	.....	1,354	*−167*	.....
erican Insurance	*−1,325*	202,393	.....	1,031	130,865	12,693.0
erican Mutual Liability	13,209	17,332	131.2	19,001	18,603	97.9
erican National Fire Ins.	.....	.....	.....	.....	.....	.....
erican Re-Ins. Co.	.....	.....	.....	.....	.....	.....
erican Road Ins. Co.	.....	.....	.....	.....	.....	.....
glo Canada	66,794	1,604	2.4	67,356	1,655	2.5
lboa Ins. Co.	.....	.....	.....	.....	.....	.....
y City Gen. Ins. Co.	*−2*	16,644	.....	*−2*	16,644	.....
ffalo Ins. Co.	.....	.....	.....	.....	.....	.....
nadian Accident and Fire	149,459	152,139	101.8	320,735	223,977	69.8
nada Security	.....	3,304	.....	.....	*−667*	.....
nadian Commerce	1,442	.....	.....	12,977	1,168	9.0
nadian General	1,030,143	3,986	.....	1,481,533	117,924	8.0
nadian Home Assurance	193	1,745	904.1	720,226	257,354	35.7
nadian Indemnity	351,842	169,343	48.1	639,269	286,238	44.8
nadian Provincial	94,865	216,051	227.7	156,532	237,370	151.6
nadian Surety	279,812	199,047	71.1	419,674	235,317	56.1
nadian Universal Ins. Co.	113,397	69,567	61.3	242,729	85,947	35.4
sualty Co. of Canada	581,735	339,081	58.3	687,851	395,737	57.5
ntral Mutual Ins. Co.	*−5*	*−4,520*	.....	*−5*	847	.....
ntury Ins. Co. of Can.	*−49*	8,634	.....	23,037	32,891	142.8
ateau Ins. Co.	92,823	180,621	194.6	106,923	180,785	169.1
tadel Gen. Assc. Co.	186,521	130,351	69.9	194,498	127,800	65.7
mmerce Group Ins. Co.	13	.....	.....	1,488,174	424,389	28.5
mmercial Union Assurance of Canada	2,352,466	1,936,859	82.3	3,341,647	2,432,233	72.8
mmonwealth Insurance Co.	18,928	17,134	90.5	24,313	11,962	49.2
nstitution Ins. Co. Canada	915,777	683,472	74.6	1,059,396	770,114	72.7
ntinental Insurance	48,250	1,366	2.8	155,423	105,644	68.0
ntingency Ins. Co. Ltd.	.....	.....	.....	5,745	.....	.....
o-operative Fire Casualty Co.	7,458	1	.....	3,390,362	1,918,084	56.6
o-operators Ins. Assoc.	10,111,579	9,482,369	93.8	10,111,579	9,482,369	93.8
rnhill Ins. Co.	95,713	181,148	189.3	230,232	209,505	91.0
ronation Insurance	33,581	9,640	28.7	38,160	9,657	25.3
ominion of Canada General	2,139,503	1,177,752	55.1	2,416,709	1,305,031	54.0
ominion Ins. Corp.	307,800	436,386	141.8	383,504	629,549	164.2
agle Star	.....	*−1*	.....	.....	*−1*	.....
aton/Bay Ins. Co.	192,468	173,906	90.4	243,305	183,647	75.5
conomical Mutual	1,964,485	1,474,122	75.0	2,179,125	1,573,031	7.2
lite Insurance	.....	*−1,928*	.....	.....	*−2,192*	.....
mmco Insurance	.....	.....	.....	.....	.....	.....
mployers Mutual Liability	96,131	28,794	30.0	206,684	108,048	52.3
ederal Insurance	158,300	137,394	86.8	443,556	103,211	23.3
ederated Mutual Ins. Co.	203,493	163,013	80.1	310,515	159,622	51.4
ederation Ins. Co. of Can.	187,960	174,036	92.6	341,017	247,020	72.4
idelity Ins. of Canada	89,318	84,677	94.8	157,583	61,386	39.0
ire Insurance of Canada	.....	*−4*	.....	1	*−2,973*	.....
ireman's Fund Ins. Co.	*−274*	37,548	.....	*−3,804*	44,140	.....
ireman's Fund Ins. Co. of Can.	2,184,358	1,796,718	82.3	2,785,941	2,040,940	73.3
irst Nat. Ins. of America	39,950	65,057	162.8	65,685	85,036	129.5
eneral Accident of Canada	1,672,679	932,497	55.7	2,111,249	1,192,659	56.5
eneral Ins. of America	3,718	3,740	100.6	7,411	4,298	58.0
eneral Security of Canada	84,649	18,464	21.8	524,713	40,990	7.8

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (cont.'d)

Companies	Ontario			Canada		
	Direct Premium Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Gerling Global General	172,022	*−199,986*	.....	172,022	*−199,986*	....
Gibraltar General Ins. Co.	388,665	191,965	49.4	410,221	225,075	54.9
Gore Mutual	1,297,066	978,290	75.4	1,466,502	1,090,449	74.4
Great American Insurance	.....	.....	.....	.....	.....	....
Great Eastern Insurance	*−499*	99,096	.....	24,236	92,141	380.2
Guarantee of N.A.	318,233	316,723	99.5	477,228	309,657	64.9
Guaradian Insurance of Canada	1,076,863	641,774	59.6	2,269,015	1,174,626	51.8
Halifax Insurance	693,056	176,767	25.5	1,073,912	348,053	32.4
Hartford Fire	492,464	534,276	108.5	529,019	588,162	111.2
Home Insurance	504,631	4,566	.9	860,333	*−878*	....
Highland Insurance Co.	*−9*	*−6*	.....	*−84*	*−86*	....
INA Ins. Co. of Canada	.....	.....	.....	70	.....	....
Insurance of North America	*−56*	41,506	.....	*−119*	47,102	....
Insurance Corp. of Ireland	52,807	42,549	80.6	57,570	43,086	74.8
Liberty Mutual Fire	1,065,348	887,157	83.3	1,459,059	1,048,372	71.9
Liberty Mutual Insurance	.....	5,278	.....	*−29*	5,196	....
Lloyds	245,192	87,167	35.6	877.036	43,734	5.0
London & Edinburgh	*−657*	25,870	.....	49,667	20,672	41.6
London & Midland	.....	.....	.....	.....	.....	....
London Assurance	.....	25,580	.....	.....	64,842	....
Lumbermens Mutual Casualty	657,257	374,850	57.0	659,141	371,453	56.4
Maplex Gen. Ins. Co.	4,900	.....	.....	4,900	.....	....
Markel Ins. Co. of Canada	55,261	38,488	69.7	87,427	112,087	128.2
Maryland Casualty	*−2*	*−5,106*	.....	*−10*	*−19,518*	....
Missisquoi & Rouville	266,410	162,568	61.0	444,070	187,985	42.3
National Employers	2,176	8	0.4	16,299	2,842	17.4
New Hampshire Insurance Co.	65	*−2,424*	.....	65	*−15,980*	....
Northumberland Gen. Ins. Co.	21,539	*−1,263*	.....	163,500	141,664	86.6
Norwich Union Fire	*−8,396*	19,963	.....	*−15,203*	12,605	....
Old Republic Ins. Co.	.....	.....	.....	.....	.....	....
Ontario Motorist Ins. Co.	384,108	200,421	52.2	384,108	200,421	52.2
Otter Dorechester Mut. Ins. Co.	50,895	22,042	43.3	50,895	22,042	43.3
Pacific Employers	.....	*−56*	.....	.....	*−222*	....
Pafco Ins. Co. Ltd.	457,711	795,447	173.8	457,711	795,447	173.8
La Paix General	6,142	*−2,502*	.....	78,106	*−8,907*	....
Pearl Assurance Co.	.....	*−4,595*	.....	.....	*−9,686*	....
The Personal Ins. Co. of Can.	448,709	233,186	52.0	549,942	241,747	44.0
Perth Ins. Co.	226,671	297,350	131.2	279,748	330,105	118.0
Phoenix Assur. of Canada	614,060	651,508	106.1	891,240	689,989	77.4
Pilot	2,864,072	1,331,140	46.5	2,864,072	1,331,140	46.5
Pitts Insurance	278,405	651,292	233.9	276,660	625,499	226.1
Portage La Prairie Mutual	91,403	57,920	63.4	243,046	121,425	50.0
Premier Insurance	1,341	.....	.....	1,341	.....	....
Provident Assurance	195	*−3,227*	.....	213,773	*−30,605*	....
Prudential Assurance England	553,965	1,087,181	196.3	2,287,031	1,421,086	62.1
QBE Insurance Co.	.....	*−204*	.....	.....	*−1,522*	....
Quebec Assurance	1,712	*−608*	.....	94,264	36,961	39.2
Reliance Ins. Co.	186,837	189,033	101.2	201,281	171,991	85.4
Royal Gen. Canada	708	393	55.5	9,959	3,623	36.4
Royal Ins. Co. of Canada	5,174,075	4,703,930	90.9	7,713,321	6,112,852	79.3
Safeco	605,754	304,110	50.2	862,905	408,780	47.4
St. Paul Fire & Marine	12,031	2,734	22.7	18,267	*−38,227*	....
Scottish & York	1,153,727	397,433	34.5	1,343,878	486,096	36.2
Scottish Union & National	.....	10	.....	.....	*−740*	....
Security Ins. Co. of Hartford	.....	.....	.....	*−681*	*−670*	....
Security Mutual Casualty	91,542	50,971	55.7	170,448	103,841	60.9
Simcoe & Erie	19,975	27,484	137.6	96,078	56,497	58.8
Sovereign General Ins. Co.	284,707	322,504	113.3	500,240	458,966	91.7
Stanstead & Sherbrooke	47,251	70,044	148.2	162,460	92,151	56.7
State Farm Mutual Auto	3,945,835	2,290,706	58.1	4,268,789	2,409,570	56.4
Sun Alliance Ins. Co.	443,072	221,791	50.1	684,770	266,311	38.9
Switzerland General	.....	*−4,795*	.....	26,718	1,027	3.8
Toronto General	41,396	100	.....	41,404	100	.2
Traders General Ins. Co.	102,644	371	.4	134,680	2,046	1.5

TABLE XI(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT (Concl.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
sport Indemnity	.....	.....	.....	.....	.....	.....
sport Insurance	.....	.....	.....	.....	.....	.....
elers Indemnity	1,099	2,044	186.0	1,450	39,144	2,699.6
elers Indemnity of Can.	1,177,538	1,083,337	92.0	1,958,216	900,052	46.0
ard Mutual	.....	18,015	.....	.....	273,760	.....
ed Canada Ins. Co.	200,362	14,494	7.2	604,359	24,052	4.0
ed Provinces	1,470	*−793*	.....	375,636	45,560	12.1
ed States Fidelity & Guar.	280,360	182,414	65.1	327,343	297,115	90.8
ed States Fire	9,905	1,984	20.0	14,283	6,364	44.6
y Fire & General Ins.	27,837	97,783	351.3	69,151	164,997	238.6
a Mutual	.....	32,546	.....	.....	28,798	.....
oria Ins. Co. of Can.	*−3,681*	1,524	.....	28,334	9,922	35.0
erloo Mutual	435,138	335,334	77.1	435,138	335,334	77.1
vanesa Mutual	1,105,160	609,085	55.1	2,917,933	1,418,535	48.6
tern Assurance	2,077,067	1,561,135	75.2	2,263,408	1,604,590	70.9
: Fire & Cas. Ins. Co.	105,484	86,609	82.1	105,484	86,609	82.1
ch Ins. Co.	2,830,598	1,763,961	62.3	3,311,581	2,170,289	65.5
Totals—1978	64,206,910	47,695,234	74.3	91,188,847	58,408,724	64.1
Totals—1977	57,844,112	34,939,602	60.6	87,541,390	50,376,779	57.5
Totals—1976	53,497,435	25,276,875	47.2	81,972,441	35,447,276	43.2
Totals—1975	48,196,483	36,102,513	74.9	80,874,442	41,219,331	50.9
Totals—1974	40,019,153	24,258,226	60.6	63,912,542	35,021,057	54.8

TABLE XI (B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—PERSONAL ACCIDENT

Companies	Ontario		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
goma	1,476	.....	.....
r	744	.....	.....
nwich	1,301	802	61.6
na	2,805	.....	.....
rmers' Mutual	5,906	5	0.1
ward	1,122	.....	.....
Gillivray	30	.....	.....
rfolk	151	.....	.....
rth Blenheim	368	.....	.....
ford	2,482	252	.....
el	107	.....	.....
el & Maryborough	449	.....	.....
uth Easthope	542	.....	.....
TALS FOR 1978	17,483	1,059	6.1

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	2,217,287	1,413,711	63.8	2,884,453	1,963,916	68.1
Aetna Casualty and Surety	145,129	*−30,386*	.....	250,408	*−270,603*	.....
Aetna Casualty Co. of Canada	1,817,399	1,444,182	79.0	5,273,065	4,114,672	78.0
Aetna Insurance	17,250	19,064	111.0	16,355	14,223	87.0
Affiliated F M	161	.....	O	2,949	8,932	303.0
Albion Insurance	514,044	370,129	72.0	514,209	372,805	73.0
Allstate Ins. Co.	27,238	181,810	667.0	29,159	184,925	634.0
Allstate Ins. Co. of Canada	19,813,765	12,532,592	63.0	45,351,963	27,073,211	60.0
Alpina Insurance	.....	9,840	.....	.....	9,840	.....
American Bankers Ins. Co. of Fla.	.....	*−1,121*	.....	.....	*−1,121*	.....
American Home Assurance Co.	36,864	29,769	81.0	113,602	49,173	43.0
American Insurance	*−10,831*	83,659	.....	63,138	467,420	740.0
American Mutual Liability	20,865	19,031	91.0	23,519	32,271	137.0
American National Fire Ins.	.....	.....	.....	.....	.....	.....
American Re-Ins. Co.	.....	.....	.....	.....	.....	.....
American Road Ins. Co.	694,202	204,195	29.4	1,982,549	1,042,208	52.6
Anglo Canada	410,795	262,413	63.9	417,926	265,246	63.5
Balboa Ins. Co.	2,299	4,067	176.9	2,299	4,067	176.9
Bay City General Ins. Co.	776,080	382,720	49.3	778,686	382,720	49.1
Buffalo Ins. Co.	.....	.....	.....	.....	.....	.....
Calvert Fire	34	113	3323.5	132	113	85.6
Canadian Accident and Fire	1,058,699	697,720	66.0	4,423,003	2,446,675	55.0
Canada Security	.....	*−1,851*	U	.....	*−10,330*	.....
Canadian Commerce	10,706	5,050	47.0	110,876	39,275	35.0
Canadian General	7,031,222	5,352,870	76.0	14,770,136	9,701,913	66.0
Canadian Home Assurance	229	3,123	1,364.0	8,663,344	5,768,183	67.0
Canadian Indemnity	2,856,202	1,645,019	58.0	7,859,373	5,100,950	65.0
Canadian Provincial	681,187	534,210	78.0	1,981,870	1,149,225	58.0
Canadian Surety	2,099,762	1,208,525	58.0	4,507,539	2,728,969	61.0
Canadian Universal Ins. Co.	702,215	477,844	68.0	3,215,583	1,458,633	45.4
Casualty Co. of Canada	3,289,976	3,309,713	101.0	5,020,834	4,191,738	83.0
Central Mutual Ins. Co.	*−32*	*−8,219*	.....	*−32*	*−9,139*	.....
Century Ins. Co. of Canada	39	*−17,231*	.....	255,393	146,356	57.0
Chateau Ins. Co.	898,111	396,374	44.1	1,419,990	705,915	49.7
Chrysler Ins. Co.	593,847	291,890	49.0	1,518,062	799,378	52.7
Citadel Gen. Assc. Co.	1,248,918	864,468	69.2	1,443,644	942,258	65.3
Commerce & Industry of Can.	4,480	6,416	143.2	28,848	21,710	75.3
Commerce Group Ins. Co.	*−281*	3,924	.....	27,137,284	16,042,876	59.1
Commercial Union Ass. of Can.	17,309,464	11,558,183	67.0	32,528,159	20,447,313	63.0
Commonwealth Insurance Co.	47,217	16,375	35.0	111,623	100,655	90.0
Constitution Ins. Co. Can.	5,238,618	4,070,709	78.0	8,053,008	6,020,019	75.0
Continental Insurance	1,415,294	842,178	59.5	7,168,206	4,550,892	63.5
Contingency Ins. Co. Ltd.	.....	.....	.....	12,255	.....	.....
Co-operative Fire Casualty Co.	78,513	29,698	37.8	29,502,847	18,155,950	61.5
Co-operators Ins. Assoc.	47,264,383	33,718,307	71.3	47,264,383	33,718,307	71.3
Cornhill Ins. Co.	740,414	528,762	71.4	3,468,251	2,180,618	62.9
Coronation Insurance	195,002	102,391	52.5	251,942	140,126	55.6
Cumis Insurance	420	.....	.....	1,616	.....	.....
Dominion of Canada General	12,757,923	11,064,689	86.7	18,472,882	14,632,715	79.2
Dominion Ins. Corp.	3,087,443	1,744,939	56.5	3,999,572	2,349,718	58.5
Eagle Star	.....	*−2,650*	.....	.....	*−3,043*	.....
Eaton/Bay Ins. Co.	1,191,443	936,418	79.0	2,155,353	1,521,133	71.0
Economical Mutual	12,444,730	8,568,886	69.0	15,398,567	10,244,980	67.0
Elite Insurance	.....	*−460*	.....	.....	6,995	.....
Emmco Insurance	635	*−176*	*−28.0*	133	*−2,714*	.....
Employers Mutual Liability	586,151	349,528	60.0	1,850,511	1,294,305	70.0
English & American Ins. Co.	.....	.....	.....	.....	708	.....
Federal Insurance	1,188,284	603,296	51.0	6,156,336	2,982,461	48.0
Federated Mutual Ins. Co.	1,524,919	970,751	64.0	3,698,322	2,449,855	66.0
Federation Ins. Co. of Canada	1,083,313	872,111	81.0	3,615,056	2,451,124	68.0
Fidelity Ins. of Canada	798,162	667,016	83.6	2,275,363	1,784,564	78.4
Fire Insurance of Canada	*−2*	446	.....	*−9*	*−5,633*	.....
Fireman's Fund Ins. Co.	26,793	107,187	400.0	114,743	371,737	324.0

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
man's Fund Ins. Co. of Can.	15,174,596	9,704,781	64.0	25,923,753	17,223,133	66.0
Nat. Ins. of America	550,777	344,524	63.0	1,328,075	828,868	62.0
eral Accident of Canada	12,683,253	8,413,996	66.0	19,703,087	13,118,903	67.0
eral Ins. of America	45,558	26,947	59.0	125,623	152,916	122.0
eral Security of Canada	484,576	263,193	54.3	9,311,599	5,082,017	54.6
ling Global General	1,077,705	687,859	63.8	1,077,705	687,859	63.8
raltar Gen. Ins. Co.	2,400,070	2,067,106	86.1	2,578,765	2,195,322	85.1
e Mutual	7,711,103	4,631,266	60.0	9,266,035	5,539,645	60.0
at American Insurance	.....	.....	.....	.....	.....	.....
at Eastern Insurance	*−525*	*131,415*	.....	679,789	404,819	60.0
arantee of N.A.	2,311,767	1,153,701	50.0	5,580,776	2,805,376	50.0
rdian Ins. of Canada	7,023,763	4,871,097	69.0	23,854,551	15,646,881	66.0
ifax Insurance	3,891,888	2,324,949	59.7	9,034,314	5,389,186	59.7
tford Fire	3,492,958	1,479,412	42.0	4,866,366	2,463,078	51.0
ne Insurance	4,228,176	2,536,277	60.0	9,633,990	5,690,712	59.0
hland Insurance Co.	*−48*	*−31*	.....	*−1,110*	*−735*	.....
al Mutual	.....	*−8,513*	.....	.....	*−7,140*	.....
A Ins. Co. of Can.	774,418	400,045	51.7	784,844	403,686	51.4
. of North America	497,624	410,250	82.4	502,566	426,085	84.8
. Corp. of Ireland	671,981	399,593	59.0	754,055	466,309	62.0
erty Mutual Fire	7,466,728	4,559,225	61.0	15,777,066	9,150,646	58.0
erty Mutual Insurance	*−75*	3,848	.....	157	8,397	5,348.0
yds	1,543,581	1,005,519	65.0	12,489,289	6,635,011	53.0
ndon & Edinburgh	*−6,662*	*−31,917*	479.0	1,348,154	517,521	38.0
ndon & Midland	14,425	46,779	324.0	55,789	221,765	398.0
ndon Assurance	.....	187,748	.....	.....	441,700	.....
mbermens Mutual Casualty	4,081,235	2,489,197	61.0	4,128,762	2,452,966	59.0
plex Gen. Ins. Co.	32,251	10,368	32.2	32,251	10,368	32.2
rkel Ins. Co. of Canada	2,050,030	1,611,014	78.6	4,934,450	3,985,995	80.8
aryland Casualty	*−14*	*−16,431*	.....	*−128*	*−49,008*	.....
ssisquoi & Rouville	1,613,285	886,249	54.9	4,679,184	2,486,127	53.1
tors Ins. Co.	2,186,346	1,696,115	77.6	5,228,196	4,494,491	86.0
tional Employers	11,257	2,327	20.7	220,371	142,294	64.6
w Hampshire Ins. Co.	448	*−2,096*	.....	448	8,863	1,978.4
agara Fire	.....	*−20*	.....	.....	*−1,000*	.....
rth America Co. of Prop. & Cas.	*−801*	5,842	.....	*−1,683*	38,642	.....
rthumberland Gen. Ins. Co.	54,371	66,891	123.0	2,280,599	1,351,100	59.0
rwich Union Fire	*−46,478*	*−80,227*	.....	*−125,449*	*−100,289*	.....
d Republic Ins. Co.	.....	*−5*	.....	.....	*−7*	.....
ntario Motorist Ins. Co.	2,552,827	1,245,694	48.8	2,552,827	1,245,694	48.8
rion Insurance	.....	*−1,000*	.....	.....	*−1,000*	.....
tter-Dorchester Mut. Ins. Co.	300,961	219,686	73.0	300,961	219,686	73.0
cific Employers	5,661	7,698	136.0	5,661	7,396	130.7
fco Ins. Co. Ltd.	1,592,978	716,319	45.0	1,592,978	716,319	45.0
a Paix General	36,077	8,937	24.8	1,668,525	938,323	56.2
arl Assurance Co.	*−7*	*−7,558*	.....	*−7*	*−18,059*	.....
he Personal Ins. Co. of Can.	2,709,961	2,219,742	81.9	3,734,321	2,940,661	78.8
rth Ins. Co.	1,366,991	968,997	70.9	1,869,135	1,280,933	68.5
hoenix Assur. of Canada	5,929,631	4,166,774	70.3	8,999,747	5,704,101	63.4
ilot	14,282,957	8,283,176	58.0	14,282,957	8,283,176	58.0
itts Insurance	1,403,809	1,115,293	79.5	1,732,998	1,148,280	66.3
ortage La Prairie Mutual	500,773	269,211	.....	1,762,445	993,087	.....
remier Insurance	6,181	*−11,508*	.....	6,181	*−11,508*	.....
rovident Assurance	4,918	34,298	697.4	9,014,095	5,273,658	58.5
rudential Assurance England	3,986,075	2,868,020	72.0	25,458,202	14,269,803	56.1
BE Insurance Co.	.....	*−3,664*	.....	.....	*−6,035*	.....
uebec Assurance	19,526	13,511	69.2	2,316,116	1,649,386	71.2
eliance Ins. Co.	1,355,592	930,071	68.6	1,494,964	1,278,139	85.5
oyal Gen. Canada	6,798	880	12.9	163,569	205,575	125.7
oyal Ins. Co. of Can.	40,852,828	30,302,070	74.2	87,039,950	61,405,776	70.6
afeco	3,656,982	1,525,261	41.7	6,283,804	2,814,502	44.8

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
St. Paul Fire & Marine	210,304	56,300	26.8	279,809	118,963	42.5
Scottish & York	5,539,935	3,299,370	59.6	8,326,530	5,414,780	65.0
Scottish Union & National	.....	*−27,767*	.....	.....	*−27,995*	....
Security Ins. Co. of Hartford	.....	.....	.....	9,442	*−14,007*	....
Security Mutual Casualty	602,222	572,815	.....	1,563,615	1,216,382	....
Sentry Ins. A Mutual Co.	.....	.....	.....	.....	4,472	....
Simcoe & Erie	1,269,369	895,706	70.6	5,758,629	3,243,481	56.3
Sovereign Gen. Ins. Co.	1,882,619	1,615,225	86.0	6,339,436	4,795,313	76.0
Stanstead & Sherbrooke	316,730	160,223	51.0	2,173,005	1,243,359	57.0
State Farm Mutual Auto	23,983,352	16,097,567	67.0	27,345,216	18,558,617	68.0
Sun Alliance Ins. Co.	3,001,162	1,899,782	63.0	7,129,904	4,001,175	56.0
Switzerland General	.....	743	.....	.....	149,106	....
Tokio Marine	2,679	*−43*	.....	5,700	3,573	62.7
Toronto General	252,703	172,377	68.0	252,717	172,902	68.0
Traders General Ins. Co.	591,487	366,852	62.0	1,360,916	703,458	52.0
Transport Indemnity	12,718	3,000	24.0	12,718	*−5,553*	....
Transport Insurance	357,696	356,786	72.0	943,177	862,261	91.0
Travelers Indemnity	54,885	65,236	119.0	136,121	94,575	69.0
Travelers Indemnity of Can.	8,451,037	7,077,007	84.0	22,486,349	16,042,637	71.0
Unigard Mutual	*−1*	*−6,385*	.....	.....	*−22,182*	....
United Canada Insurance Co.	1,305,472	982,510	75.0	4,037,699	3,881,256	96.0
United Provinces	15,297	13,538	88.5	6,197,645	2,938,157	47.4
United States Fidelity & Guar.	2,317,854	1,780,674	76.8	3,267,509	2,509,428	76.8
United States Fire	78,922	*−2,354*	.....	140,460	26,437	19.0
Unity Fire & General Ins.	174,122	166,444	96.0	1,259,362	881,574	70.0
Victoria Ins. Co. of Can.	47,066	20,789	44.0	592,161	250,583	42.0
Waterloo Mutual	2,729,666	2,353,145	86.2	2,729,666	2,353,145	86.2
Wawanesa Mutual	6,998,630	4,530,917	65.0	29,172,706	19,302,532	66.0
Western Assurance	15,702,368	10,338,674	66.0	18,542,384	12,105,152	65.0
York Fire & Cas. Ins. Co.	820,372	564,701	68.8	820,372	564,701	68.8
Zurich Ins. Co.	17,245,912	12,380,836	72.0	26,053,218	18,716,749	72.0
Totals—1978	410,492,644	281,352,102	68.5	849,427,360	553,102,932	65.1
Totals—1977	406,893,563	230,544,689	56.6	845,445,342	463,483,871	54.8
Totals—1976	358,958,034	202,559,771	56.4	753,867,496	419,542,879	55.7
Totals—1975	289,361,215	186,881,386	64.6	567,455,711	379,990,681	67.0
Totals—1974	210,830,872	165,838,283	78.7	440,125,649	354,4[illegible],528	80.5

TABLE XI(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AUTOMOBILE—OTHER (concl'd)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
FARMERS' MUTUALS			
na	7,239	2,076	28.7
	4,196	.....	.....
ich	6,268	350	5.6
	15,585	2,626	16.9
ers' Mutual	31,758	7,739	24.4
rd	6,549	.....	.....
llivray	212	163	76.9
lk	1,176	.....	.....
Blenheim	1,659	184	11.1
rd	13,548	4,996	36.9
	757	.....	.....
& Maryborough	2,264	328	14.5
Easthope	3,757	.....	.....
Totals for 1978	94,968	18,462	19.4

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

FIDELITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	113,609	262,714	231.2	94,721	608,284	642.2
Aetna Casualty Co. of Can.	793,429	*−65,307*	.....	1,883,865	99,061	5.3
Aetna Insurance	9,347	*−22,860*	.....	9,504	*−22,860*	....
American Home Assur. Co.	35,044	.....	.....	104,316	.....	....
American Insurance	281	.....	.....	515	*−1,284*	....
American Mutual Liability	.....	36,536	.....	.....	36,536	....
Anglo Canada	1,656	.....	.....	1,796	.....	....
Affiliated F M	2,002	.....	.....	9,437	69,310	....
Canada Accident & Fire	52,380	*−782*	.....	158,588	*−561*	....
Canada Security	.....	.....	.....	.....	*−476*	....
Canadian General	26,540	746	2.8	42,153	18,520	43.9
Canadian Home Assurance	.....	.....	.....	28,008	*−1,138*	....
Canadian Indemnity	365,680	38,933	10.6	1,610,959	632,980	39.3
Canadian Surety	78,594	18,959	24.1	241,372	20,318	8.4
Casualty Co. of Canada	7,375	1,837	24.9	12,131	16,637	137.1
Central Mutual Ins. Co.	.....	139	.....	.....	139	....
Century Ins. Co. of Can.	.....	.....	.....	49,049	*−2,164*	....
Chateau Ins. Co.	120,290	13,954	11.6	156,879	13,482	8.6
The Citadel Gen. Assur. Co.	304,096	3,098	1.0	320,974	14,932	4.7
Commerce & Industry Ins. Co. of Canada	3,159	353	11.2	3,643	353	9.7
Le Groupe Commerce Compagnie d'assur.	.....	.....	.....	92,161	11,291	12.3
Commercial Union Assur. of Canada	381,586	89,680	23.5	864,870	118,960	13.8
Continental Insurance	691,806	849,563	122.8	1,465,019	1,803,305	123.1
Co-operative Fire Casualty Co.	83,646	58,396	69.8	582,636	1,224,563	210.2
Co-operators Ins. Assoc.	153,248	118,320	77.2	153,248	118,320	77.2
Cumis Insurance	461,008	151,477	32.9	1,119,050	697,357	62.3
Dominion of Canada General	67,635	14,567	21.5	80,686	17,375	21.5
Dominion Ins. Corp.	44,622	10,458	23.4	83,473	30,879	37.0
Eagle Star	6,138	*−280*	.....	7,468	*−280*	....
Eaton/Bay Ins. Co.	225	.....	.....	275	.....	....
Economical Mutual	46,368	*−50,675*	.....	58,093	*−48,196*	....
Employers Mutual Liability	1,902	*−17,768*	.....	3,096	*−20,386*	....
Federal Insurance	424,890	2,513,486	591.6	619,303	2,525,793	407.8
Federated Mutual Ins. Co.	2,906	1,397	48.1	29,129	1,397	4.8
Federation Ins. Co. of Can.	50	.....	.....	11,182	*−7*	....
Fidelity Ins. of Canada	27,861	*−1,909*	.....	52,550	*−620,051*	....
Fireman's Fund Ins. Co.	355,604	88,784	25.0	503,691	512,661	101.8
Fireman's Fund Ins. Co. of Can.	631,685	340,922	54.0	1,356,094	423,198	31.2
General Accident of Can.	300,957	79,636	26.5	389,673	68.255	17.5
General Ins. of America	1,662	.....	.....	8,661	*−6,933*	....
General Security of Can.	4,825	3,217	.....	69,609	*−563*	....
Gerling Global General	1,544	.....	.....	2,034	.....	....
Gibraltar General Ins. Co.	1,201	.....	.....	1,201	.....	....
Globe Indemnity of Can.	250	.....	.....	35,407	27,091	....
Gore Mutual	67,254	11,610	17.3	74,358	11,610	15.6
Guarantee Co. of N.A.	1,143,175	271,579	23.8	3,724,606	1,096,304	29.4
Guardian Ins. of Can.	302,892	122,677	40.5	676,928	145,947	21.6
Halifax Ins.	11,994	853	7.1	21,854	1,703	7.8
Hartford Fire	269,347	*−18,157*	.....	365,953	2,204	.6
Home Ins.	30,168	3,308	11.0	46,373	3,863	8.3
INA Ins. Co. of Canada	127,463	41,745	32.8	181,714	56,177	30.9
Ins. of North America	347,605	*−47,280*	.....	459,199	877,780	191.2
Ins. Corp. of Ireland	20,939	609	2.9	28,589	760	2.7
Liberty Mutual Fire	39,041	13,216	33.9	57,285	74,427	129.9
Liberty Mutual Ins.	39,623	48,397	122.1	58,730	48,594	82.7
Lloyds	653,523	77,369	11.8	821,713	80,755	9.8
London-Canada Ins.	225	.....	.....	625	.....	....
Lumbermens Mutual Casualty	45,577	114,948	252.2	100,520	116,212	115.6
Maryland Casualty	.....	.....	.....	.....	*−5,882*	....
Norwich Union Fire	.....	*−1,115*	.....	.....	6,749	....
La Paix General	.....	.....	.....	4,306	.....	....

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

FIDELITY (concl'd)

Companies	Ontario			Canada		
	$ Direct Premiums Written	$ Direct Losses and Adjustment Expenses Incurred	% Ratio	$ Direct Premiums Written	$ Direct Losses and Adjustment Expenses Incurred	% Ratio
Pacific Employers Ins. Co.	1,846	.....	.....	3,149	.....	....
Perth Ins. Co.	1,042	.....	.....	1,042	.....	....
Phoenix Assur. of Canada	80,156	*−1,141*	.....	118,661	11,028	9.3
Pilot	12,353	*−8,686*	.....	12,353	*−8,686*	....
Pitts Ins.	11,336	*−267*	.....	12,861	*−267*	....
Provident Assurance	.....	13,554	.....	120,578	13,554	11.2
Prudential Assurance	38,451	95,618	.....	234,317	118,746	50.7
Quebec Assurance	.....	.....	.....	31,824	*−2,158*	....
Reliance Ins. Co.	92,734	1,369	.....	97,043	1,955	2.0
Royal Gen. Ins. Canada	.....	.....	.....	13,930	.....	....
Royal Ins. Co. of Canada	1,073,176	492,603	45.9	2,036,104	598,739	29.4
Safeco	308	.....	.....	2,592	10,157	391.9
St. Paul Fire & Marine	35,787	2,188	6.1	66,275	16,140	24.4
Scottish & York	145,324	81,420	56.0	300,878	362,722	120.6
Seaboard Surety Co.	9,030	2,327	25.8	11,202	2,327	20.8
Sentry Ins. A. Mutual Co.	32,712	2,339	7.2	32,712	22,339	68.3
Stanstead & Sherbrooke	6,194	2,578	41.6	10,676	2,578	24.1
Sun Alliance Ins. Co.	56,832	7,539	13.3	119,637	43,469	36.3
Toronto General	.....	*−20*	.....	.....	*−3,259*	....
Travelers Indemnity	55,307	*−38,507*	.....	49,431	123,349	249.5
Travelers Indemnity of Can.	49,003	57,588	117.5	138,625	295,778	213.4
United Provinces	14,320	1,115	7.8	14,956	1,115	7.5
United States Fidelity & Guar.	161,282	160,409	99.5	269,412	204,397	75.9
United States Fire	44,639	95,961	215.0	78,858	90,637	114.9
Utica Mutual	3,160	.....	.....	3,610	.....	....
Victoria Ins. Co.	42,048	200	.5	59,563	3,761	6.3
Waterloo Mutual	6,573	618	9.4	6,573	618	9.4
Wawanesa Mutual	2,645	.....	.....	13,591	2,775	20.4
Western Alliance	533,091	1,208,529	226.7	584,720	1,191,147	203.7
Western Surety Co.	102	.....	.....	9,868	171	1.7
Zurich Ins. Co.	60,270	23,508	39.0	98,091	67,730	69.0
Totals—1978	11,273,658	7,378,192	65.4	23,492,404	14,074,163	59.9
Totals—1977	10,395,741	11,796,806	113.5	22,912,529	19,681,236	85.9
Totals—1976	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0
Totals—1975	5,996,378	2,113,917	35.2	12,694,084	6,892,999	54.3
Totals—1974	5,905,617	699,205	11.8	13,814,867	2,348,076	17.0

TABLE XIII, OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE
SURETY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Rati
	$	$	%	$	$	%
Aetna Casualty & Surety	289,749	647	.2	797,845	*−59,350*	....
Aetna Casualty Co. of Can.	11,520	*−1,021*	.....	256,695	*−28,785*	....
Aetna Insurance	.....	*−590*	.....	.....	*−590*	....
Allstate Ins. Co. of Can.	1,940	200	10.3	5,360	200	3.7
American Insurance	2,713	.....	.....	3,248	*−30,623*	....
American Home Assur. Co.	1,437	.....	.....	1,437	.....	....
Canada Accident & Fire	115,143	4,161	3.6	351,922	124,141	35.3
Canadian General	993,685	*−170,691*	.....	1,834,787	981,662	53.5
Canadian Indemnity	569,800	37,903	6.7	3,696,997	533,460	14.4
Canadian Surety	667,594	*−21,679*	.....	3,706,351	830,842	22.4
Casualty Co. of Can.	23,747	17,055	71.8	31,149	17,055	54.8
Century Ins. Co. of Can.	.....	.....	.....	7,455	.....	....
Chateau Ins. Co.	30,492	1,059	3.5	82,765	1,059	1.3
The Citadel Gen. Assur. Co.	55,154	.....	.....	98,814	.....	....
Le Group Commerce Compagnie d'assur.	.....	.....	.....	1,742,304	*−19,720*	....
Commercial Union Assurance of Canada	16,942	*−1,300*	.....	28,858	59,678	206.8
Constitution Ins. Co. Can.	89,573	42,000	46.9	121,710	42,000	34.5
Continental Ins.	856,269	149,793	17.5	1,450,260	165,492	11.4
Co-operative Fire Casualty Co.	10,211	4,401	43.1	169,953	22,045	13.0
Co-operators Ins. Assoc.	.....	.....	.....	.....	.....	....
Dominion of Canada Gen.	100,022	21,800	21.8	136,532	21,627	15.8
Dominion Ins. Corp.	472,767	233,770	49.4	747,333	305,985	40.9
Eaton/Bay Ins. Co.	6,590	.....	.....	13,711	.....	....
Economical Mutual	355,155	205,304	57.8	395,274	418,220	105.8
Elite Ins.	592,738	166,350	28.1	3,994,488	1,924,277	48.2
Federal Ins.	295,924	30,801	10.4	1,129,321	*−312,693*	....
Federated Mutual Ins. Co.	5,373	.....	.....	44,925	239	.5
Federation Ins. Co. of Can.	951	*−2,375*	.....	18,853	*−2,475*	....
Fidelity Ins. of Canada	469,575	*−58,193*	.....	3,898,004	246,624	6.3
Fireman's Fund Ins. Co.	80,792	14,402	17.8	159,873	55,089	34.5
Fireman's Fund Ins. Co. of Can.	222,528	18,735	8.4	813,202	25,114	3.1
General Accident of Canada	548,580	148	.....	824,055	10,091	1.2
General Ins. of America	12,712	429	3.4	13,824	429	3.1
General Security of Can.	37,460	.....	.....	2,712,908	869,719	32.1
Gerling Global General	2,920	.....	.....	3,020	.....	....
Gore Mutual	27,712	*−5,662*	.....	43,161	*−5,662*	....
Grain Ins.	7,095	.....	.....	23,001	.....	....
Great American Ins.	317	.....	.....	670	.....	....
Guarantee Co. of N.A.	1,126,811	*−1,675*	.....	5,819,329	654,523	11.2
Guardian Ins. of Can.	368,019	*−2,363*	.....	1,785,204	51,496	2.9
Halifax Ins.	220,302	648,383	294.3	429,782	652,383	151.8
Hartford Fire	98,642	104,152	105.6	118,582	104,736	88.3
Herald Ins. Co.	50	3	6.0	50	3	6.0
Home Insurance	2,293	5,000	218.1	4,616	10,000	216.6
Highlands Insurance Co.	200	.....	.....	200	.....	....
INA Ins. Co. of Can.	1,628	5,396	331.4	1,728	6,369	368.6
Ins. Co. of North America	100,589	588	.6	114,048	*−16,922*	....
Ins. Corp. of Ireland	50	.....	.....	595	.....	....
London Assurance	297,845	.....	.....	948,894	183,088	19.3
London-Canada Ins.	41,800	.....	.....	42,003	.....	....
Lumbermens Mutual Casualty	.....	*−2,150*	.....	.....	*−2,150*	....
Markel Ins. Co. of Can.	.....	.....	.....	1,741	.....	....
Maryland Casualty	*−854*	.....	.....	*−923*	*−10,437*	....
Mortgage Ins. Co. of Can.	904,040	619,832	68.6	1,266,905	1,049,967	82.9
Motors Ins. Co.	3,029,973	902,436	29.8	7,090,200	2,121,850	29.9
Norwich Union Fire	.....	*−39*	.....	.....	.....	....
La Paix General	.....	.....	.....	20,513	.....	....
Pearl Assurance Co.	.....	*−15,377*	.....	.....	*−27,550*	....
Perth Ins. Co.	4,191	.....	.....	4,191	.....	....
Phoenix Assur. of Canada	35,756	2,103	5.9	46,280	97,104	209.8
Pitts Insurance	257,348	19,805	7.7	421,046	110,158	26.2
Provident Assurance	185	.....	.....	413,663	247,253	59.8

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

SURETY (concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Prudential Assurance	22,678	17,313	75.9	113,161	64,453	57.0
Quebec Assurance	.....	.....	.....	15,637	*−166,783*	....
Royal General Canada	50	.....	.....	5,704	296	5.2
Royal Ins. Co. of Canada	338,116	71,217	21.1	725,259	97,660	13.5
Safeco	20,073	11,423	56.9	306,045	14,023	4.6
St. Paul Fire & Marine	21,166	*−49,012*	.....	53,745	*−54,633*	....
Seaboard Surety Co.	118,936	.....	.....	697,200	32,830	4.7
Sentry Ins. A Mutual Co.	2,328	121	5.2	2,328	121	5.2
Simcoe & Erie	1,398,991	*−284,294*	.....	2,161,862	*−337,390*	....
Stanstead & Sherbrooke	10,704	2,155	20.1	10,661	2,155	20.2
Sun Alliance Ins. Co.	76,910	2,579	3.4	176,492	1,451	.8
Traders General Ins. Co.						
Travelers Indemnity	32,471	*−58,585*	.....	508,644	*−292,960*	....
Travelers Indemnity of Can.	1,053,549	*−146,386*	.....	3,825,960	66,702	1.7
United Provinces	75	.....	.....	37,162	*−2,963*	....
United States Fidelity & Guar.	2,063,451	403,862	19.6	3,603,278	930,045	25.8
United States Fire	7,053	294	4.2	8,598	124	1.4
Waterloo Mutual	9,055	4,646	51.3	9,055	4,646	51.3
Wawanesa Mutual	40,442	*−5,646*	.....	109,886	*−4,969*	....
Western Assurance	141,173	25,176	17.8	186,521	31,388	16.8
Western Surety Co.	399,735	112,098	28.0	3,021,848	134,443	4.4
Totals—1978	19,220,804	3,080,402	16.0	63,472,424	11,947,660	18.8
Totals—1977	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0
Totals—1976	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6
Totals—1975	14,222,203	4,446,320	31.2	43,718,807	13,506,761	30.8
Totals—1974	13,716,661	3,260,803	23.8	40,102,951	10,536,119	26.3

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Ins. Co.	7,183	.....	.....	9,184	.....	.....
Aetna Casualty & Surety	672,360	245,468	36.5	1,460,792	2,589,663	177.3
Aetna Casualty Co. of Can.	2,545,943	1,345,739	52.9	5,142,602	2,144,183	41.7
Aetna Ins.	162,942	262,740	161.2	163,106	1,002,061	614.4
Affiliated F M	102,757	96,409	93.8	335,477	219,135	65.3
Albion Ins.	842	441	52.4	861	41,367	4,804.5
Allianz Insurance Co.	35,574	2,075	5.8	35,574	2,075	5.8
Allstate Insurance Co.	278	.....	.....	278	.....	.....
Allstate Ins. Co. of Canada	5,519,913	2,174,813	39.4	9,161,384	4,407,940	48.1
American Home Assurance Co.	2,562,545	484,725	18.9	8,434,362	3,226,441	38.3
American Ins.	32,977	*−390*	*−1.2*	23,103	377,905	1,635.7
American Mutual Liability	152,691	24,068	15.8	201,682	27,306	13.5
American Reinsurance Co.	27,946	946,329	3,386.3	41,907	1,419,210	3,386.6
Anglo Canada	143,840	95,968	66.7	152,052	97,239	64.0
Argonaut	.....	.....	.....	1,247	64	5.1
Bay City Gen. Ins. Co.	29,161	1,062	3.6	29,186	52,362	179.4
Boiler Inspection	829	.....	.....	829	.....	.....
British Aviation*	193,868	47,679	24.6	404,213	699,877	173.1
Buffalo Ins. Co.	243,295	.....	.....	593,841	.....	.....
Calvert Fire	26,711	91,319	341.9	26,250	91,319	341.9
Canada Accident & Fire	275,046	307,283	111.7	1,252,145	1,120,074	89.5
Canada Security	.....	62,246	.....	.....	58,021	.....
Canadian Commerce	357	.....	.....	2,334	724	31.0
Canadian General	1,605,780	995,503	62.0	3,751,550	3,126,595	83.3
Canadian Home Assurance	56,568	*−3,660*	*−6.5*	2,298,661	2,945,810	128.2
Canadian Indemnity	7,316,866	4,327,246	59.1	29,589,721	15,595,708	52.7
Le Groupe Commerce Compagnie d'assur.	3,981	59,970	1,506.4	7,851,186	3,645,103	46.4
The Canadian Miller	54.078	16,852	31.2	54,078	16,852	31.2
The Canadian Provincial	191,276	59,711	31.2	450,388	282,363	62.7
Canadian Surety	1,188,097	711,363	59.9	3,920,214	3,470,920	88.5
Canadian Universal Ins. Co.	37,592	4,076	10.8	163,306	19,309	11.8
Casualty Co. of Can.	628,005	630,250	100.4	914,623	861,705	94.2
Centennial Ins.	533	.....	.....	10,537	.....	.....
Central Mutual Ins. Co.	.....	*−21,752*	.....	.....	*−29,568*	.....
Century Ins. Co. of Canada	36	*−20,392*	*−56,644.4*	447,247	246,142	55.0
Chateau Ins. Co.	1,888,131	552,732	29.3	2,730,249	1,765,468	64.7
Chrysler Insurance Co.	*−27,612*	12,191	*−44.2*	*−27,612*	12,191	*−44.2*
The Citadel Gen. Assur. Co.	2,016,345	532,354	26.4	5,720,869	1,223,735	21.4
Commerce & Industry of Canada	228,494	111,272	48.7	613,714	418,532	68.2
Commercial Union Assur. of Can.	8,124,213	7,495,375	92.3	17,816,736	17,682,019	99.2
Consolidated Fire & Casualty						
Constitution Ins. Co. of Can.	582,912	63,552	10.9	1,320,315	291,678	22.1
Continental Ins.	1,536,795	371,564	24.2	8,544,477	11,941,404	139.8
Contingency Ins. Co. Ltd.	4,303	*−4,453*	*−103.5*	38,355	4,591	12.0
Co-operative Fire Casualty Co.	465,351	*−19,556*	*−4.2*	3,208,220	974,466	30.4
Co-operators Ins. Assoc.	3,273,270	2,766,027	84.5	3,273,270	2,766,027	84.5
Cornhill Ins. Co.	206,967	371,598	179.5	643,262	605,458	94.1
Coronation Ins.	32,429	4,506	13.9	332,858	177,808	53.4
Cumis Ins.	237,650	44,127	18.6	725,487	161,620	22.3
Dominion of Can. General	2,569,652	2,160,893	84.1	3,847,809	2,729,355	70.9
Dominion Ins. Corp.	1,462,024	804,744	55.0	2,246,706	1,221,282	54.4
Eagle Star	37,311	6,827	18.3	64,086	*−14,917*	*−23.3*
Eaton/Bay Ins. Co.	54,985	*−13,933*	*−25.3*	56,909	*−13,933*	*−24.5*
Ecclesiastical Ins. Office	190,100	1,351	0.7	405,789	115,906	28.6
Economical Mutual	3,401,167	2,275,108	66.9	4,426,946	3,188,517	72.0
Elite Insurance	28,557	771	2.7	592,969	308,638	52.0
Employers Mutual Liability	518,152	430,313	83.0	831,009	958,004	115.3
Employers Reinsurance	1,137,151	513,878	45.2	1,984,881	886,540	44.7
English & American Ins. Co.	.....	*−11,000*	.....	.....	*−12,118*	.....
Federal Ins.	962,067	102,031	10.6	2,295,765	1,903,508	82.9
Federated Mutual Ins. Co.	952,692	630,041	66.1	2,900,761	1,950,323	67.2
Federation Ins. Co. of Can.	342,229	734,603	214.7	1,223,623	1,309,541	107.0
Fidelity Ins. of Can.	688,196	291,355	42.3	1,297,594	*−68,376*	*−5.3*

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Fire Ins. of Can.	.....	*−17,179*	.....	.....	*−47,325*	....
Firemans Fund Ins. Co.	118,873	300,286	252.6	469,328	883,531	188.3
Firemans Fund Ins. Co. of Can.	2,853,717	891,241	31.2	5,632,715	1,683,973	29.9
Florists Mutual	4,763	26	0.5	4,763	26	0.5
Foremost	.....	.....	.....	650	*−11,457*	*−1,762.6*
Gen. Accident of Can.	8,813,349	7,345,696	83.3	13,845,862	10,115,445	73.1
Gen. Ins. of America	135,144	51,791	38.3	458,650	30,163	6.6
Gen. Security of Canada	888,318	281,100	31.6	9,371,773	4,859,675	51.9
Gerling Global General	2,417,607	1,015,173	42.0	7,795,631	4,019,849	51.6
Gibraltar Gen. Ins. Co.	1,633,546	1,020,780	62.5	2,481,345	1,434,963	57.8
Gore Mutual	1,954,680	3,084,666	157.8	2,352,734	3,356,165	142.6
Grain Ins. & Guarantee Co.	58,649	29,831	50.9	341,505	137,836	40.4
Great Eastern Ins.	*−722*	130	*−18*	1,603	154,682	9,649.5
Guarantee Co. of N.A.	1,175,633	2,058,657	175.1	1,638,444	2,195,410	134.0
Guardian Ins. of Can.	5,229,512	1,887,934	36.1	14,460,559	6,400,874	44.3
Halifax Ins.	866,660	1,360,705	157.0	2,339,815	2,984,445	127.6
Hanover	7,923	9,254	116.8	9,088	9,254	101.8
Hartford Fire	2,852,155	720,569	25.3	4,287,499	1,479,475	34.5
Herald Ins. Co.	.....	*−6*	.....	.....	*−6*	....
Home Insurance	590,906	710,267	120.2	1,257,953	2,243,403	178.3
Highlands Ins. Co.	.....	.....	.....	5,939	*−2,000*	*−33.7*
Ideal Mutual	67,855	*−53,638*	*−79.0*	147,915	*−17,930*	*−12.1*
INA Ins. Co. of Can.	494,347	136,473	27.6	560,316	153,740	27.4
Ins. of North America	220,358	*−679,555*	*−308.4*	248,293	*−734,656*	*−295.9*
Ins. Corp. of Ireland	2,117,126	1,938,393	91.6	2,523,886	2,042,308	80.9
Kansa Gen. Ins. Co.	30,834	500	1.6	67,711	500	0.7
Liberty Mutual Fire	144,004	264,246	183.5	230,618	308,170	133.6
Liberty Mutual Ins.	1,482,098	1,147,679	77.4	2,286,370	1,392,353	60.9
Lloyds	5,837,519	8,707,833	149.2	13,870,935	18,200,883	131.2
London & Edinburgh Gen.	.....	*−35,776*	.....	.....	*−35,776*	....
London & Midland	74,151	*−6,733*	*−9.1*	165,223	32,706	19.8
London Assurance	5,295	185,036	3,494.5	15,369	665,730	4,331.6
Lumbermens Mutual Casualty	514,324	738,957	143.7	2,678,052	1,669,964	62.4
Maplex Gen. Ins. Co.	678	.....	.....	678	.....	....
Markel Ins. Co. of Can.	987,066	59,968	6.1	1,896,099	59,968	3.2
Maryland Casualty	.....	*−14,052*	.....	.....	*−675,540*	....
Midland Ins. Co.	35,684	.....	.....	84,861	.....	....
Missisquoi & Rouville	500,568	370,168	73.9	500,885	370,168	73.9
Motors Ins. Co.	3,317,206	847,864	25.6	3,317,206	847,864	25.6
National Employers	330	*−19,234*	*−5,828.5*	23,126	*−19,234*	83.2
New Hampshire Insurance Co.	1,124,474	4,743	0.4	2,371,396	82,213	3.5
New India Assurance	1,017	.....	.....	1,275	.....	....
Niagara Fire	.....	*−13*	.....	*−250*	*−11,000*	4400.0
Northumberland Gen. Ins. Co.	2,636,194	346,791	13.2	5,260,509	1,007,415	19.2
North Waterloo Farmers Mut.	368,781	144,364	39.1	368,781	144,364	39.1
Norwich Union Fire	.....	*−226,242*	.....	.....	*−16,390*	....
Ontario Mut. Gen. Ins. Co.	162,920	34,654	21.3	162,920	34,654	21.3
Orion Ins.	258,551	298,920	115.6	286,156	336,590	117.6
Otter-Dorchester Mutual Ins. Co.	243,970	100,139	41.0	243,970	100,139	41.0
Pacific Employers	67,686	.....	.....	71,813	232	0.3
La Paix General	405,642	76,891	19.0	1,503,966	1,098,908	73.1
Pearl Assur. Co.	.....	723,331	.....	.....	570,227	....
The Personal Ins. Co. of Can.	237,165	79,898	33.7	559,286	331,100	59.2
Perth Ins. Co.	308,864	70,347	22.8	401,664	92,599	23.1
Phoenix Assur. of Can.	1,856,877	206,423	11.1	3,282,070	1,214,588	37.0
Pilot	1,715,994	307,204	17.9	1,715,994	307,204	17.9
Pitts Ins.	164,438	22,743	13.8	612,896	356.603	58.2
Portage La Prairie Mutual	47,236	2,214	4.7	481,493	182,656	37.9
Provident Assurance	71	*−6,868*	*−9,673.2*	5,406,097	6,395,274	118.3
Prudential Assur.	1,802,760	1,190,623	66.0	7,943,475	5,498,469	69.2
QBE Ins. Co.	.....	*−79*	.....	.....	*−4,886*	....
Quebec Assur.	52,326	*−8,393*	*−16.0*	1,720,249	660,661	38.4
Reliance Ins. Co.	1,353,330	1,687,325	124.7	2,001,437	2,194,686	109.7

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Royal General Insurance	115	*−32*	*−27.8*	301,800	120,707	40.0
Royal Ins. Co. of Can.	13,947,244	13,286,316	95.3	37,389,376	29,994,980	80.2
Safeco	403,873	166,231	41.2	1,847,589	961,317	52.0
St. Paul Fire & Marine	728,788	154,446	21.2	1,290,171	1,043,842	80.9
Scottish & York	3,045,986	862,973	28.3	6,141,578	2,186,060	48.6
Scottish Union & National	.....	*−10,178*	.....	.....	*−10,178*	.....
Seaboard Surety Co.	294,475	23,943	8.1	420,334	51,443	12.2
Security Ins. Co. of Hartford	19,371	*−2,766*	*−14.3*	141,673	67,897	47.9
Security Mutual Casualty	21,113	*−16,410*	*−77.7*	79,408	63,520	80.0
Sentry Ins. A. Mutual Co.	129,299	22,352	17.3	129,288	22,335	17.3
Simcoe & Erie	6,627,892	3,734,906	56.4	17,637,308	11,382,982	64.5
Sovereign Gen. Ins. Co.	108,436	27,324	25.2	405,971	160,739	39.6
Stanstead & Sherbrooke	70,135	253,575	361.6	516,345	457,860	88.7
State Farm Fire & Casualty	220,540	23,158	10.5	255,054	23,658	9.3
The Strathcona Gen. Ins. Co.	37,622	.....	.....	95,464	1,000	1.0
Sun Alliance Ins. Co.	1,427,277	1,018,662	71.4	3,221,318	4,542,279	141.0
Switzerland General	.....	.....	.....	97,632	10,094	10.3
Tokio Marine	275,444	33,029	12.0	279,550	533,886	191.0
Toronto General	.....	*−15,868*	.....	.....	*−7,438*	.....
Traders Gen. Ins. Co.	110,932	3,348	3.0	479,099	*−4,529*	*−0.9*
Transport Indemnity	34,954	531	1.5	77,943	5,453	7.0
Travelers Indemnity	1,197,128	698,827	58.4	1,563,833	1,241,721	79.4
Travelers Indemnity of Can.	1,083,589	*−471,354*	*−43.5*	4,085,402	3,069,391	75.1
Travelers Ins.	.....	111,886	.....	.....	51,670	.....
Unigard Mutual	.....	*−13,333*	.....	.....	3,651,857	.....
United Canada Ins. Co.	49,896	4,836	9.7	151,014	*−4,691*	*−3.1*
United Provinces	2,766	5,027	181.7	1,457,473	1,554,864	106.7
United States Fidelity & Guar.	2,682,289	798,711	29.8	3,507,029	1,270,433	36.2
United States Fire	3,050,978	1,892,980	62.0	8,429,897	6,503,264	77.1
Unity Fire & Gen. Ins.	35,905	83,318	232.1	93,670	106,402	113.6
Utica Mutual	42,157	6,198	14.7	89,586	11,937	13.3
Victoria Ins. Co. of Can.	688,042	2,460,730	357.6	2,423,343	2,938,729	121.3
Waterloo Mutual	750,404	*−149,962*	*−20.0*	750,404	*−149,962*	*−20.0*
Wawanesa Mutual	1,293,776	453,390	35.0	4,544,772	2,768,006	60.9
Western Assurance	5,099,040	4,154,207	81.5	6,585,081	5,002,063	76.0
Western General Mutual	874,722	412,610	47.2	874,722	412,610	47.2
Yasuda Fire and Marine	32,621	25	0.1	38,710	25	0.1
York Fire & Cas. Ins. Co.	124,103	*−7,728*	*−6.2*	124,103	*−7,728*	*−6.2*
Zurich Ins. Co.	3,427,439	2,227,592	65.0	6,601,104	3,967,588	60.1
Totals—1978	148,754,407	104,802,977	70.5	385,934,607	271,007,163	70.2
Totals—1977	140,613,115	95,605,117	68.0	352,867,564	249,428,343	70.7
Totals—1976	109,810,063	98,280,276	89.5	272,749,622	180,476,399	66.2
Totals—1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
Totals—1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1

TABLE XIV, OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

LIABILITY (cont.'d)

Companies	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	18,360	11,734	63.9
Amherst Island	401	.....	.....
Ayr	20,819	9,004	43.2
Bay of Quinte	54,460	13,659	25.1
Bertie & Clinton	70,782	154,707	218.6
Blanshard	12,986	4,342	33.4
Brant	19,378	3,302	17.0
Caradoc Delaware	6,432	9,742	151.5
Cayuga	27,268	4,556	16.7
Culross	5,590	1,860	33.3
Downie	11,598	227	2.0
Dufferin	40,940	9,570	23.4
Dumfries	17,879	114,565	640.8
Dunwich	20,406	*−423*	.....
East Williams	11,225	7,073	63.0
Ekfrid	9,714	8,837	91.0
Elma	22,326	52,497	235.1
Erie	28,112	*−13,647*	.....
Farmers' (Lindsay)	184,157	*−9,544*	.....
Formosa	57,407	17,209	30.0
Germania	9,510	29,322	308.3
Glengarry	62,645	61,029	97.4
Grenville	101,357	80,560	79.5
Grey & Bruce	18,571	4,415	23.8
Halwell	60,555	30,926	51.1
Hamilton Township	81,190	145,780	179.6
Hay	41,830	13,179	31.5
Howard	38,034	9,675	25.4
Howick	57,309	7,967	13.9
Kent & Essex	104,400	*−44,587*	.....
Lambton	67,641	7,965	11.8
Lanark	151,040	40,708	26.9
Lennox & Addington	50,633	13,933	27.5
Lobo	7,869	2,694	34.2
London	18,552	17,525	94.5
McGillivray	11,907	2,552	21.4
McKillop	9,478	4,179	44.1
Norfolk	29,958	9,593	32.0
North Blenheim	19,769	1,175	5.9
North Kent	34,595	2,546	7.4
Oxford	57,895	30,410	52.5
Peel	66,769	11,150	16.7
Peel & Maryborough	27,228	8,648	31.8
Prescott	35,012	51,577	147.3
South Easthope	41,503	44,686	107.7
Southwold	2,480	30	1.2
Townsend	15,779	*−13,737*	.....
Usborne & Hibbert	33,350	47,434	142.2
Wabisa	22,995	18,046	78.5
West Wawanosh	30,220	1,785	5.9
Westminster	8,623	350	4.1
Yarmouth	5,110	2,167	42.4
Totals for 1978	1,964,047	1,042,952	53.1
Totals for 1977	1,544,016	605,606	39.2
Totals for 1976	958,024	607,332	63.4
Totals for 1975	687,135	522,141	76.1
Totals for 1974	474,613	340,537	71.8

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978 ACCORDING TO CLASSES OF INSURANCE

LIABILITY (Concl'd)

COMPANIES	ONTARIO			CANADA		
	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES AND ADJUSTMENT EXPENSES INCURRED	RATIO	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES AND ADJUSTMENT EXPENSES INCURRED	RATIO
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	148,754,407	104,802,977	70.4	385,934,607	271,007,163	70.2
Farmers' Mutuals	1,964,047	1,042,952	53.1	1,964,047	1,042,952	53.1
TOTALS FOR 1978	150,718,454	105,845,929	70.2	387,898,654	272,050,115	70.1
TOTALS FOR 1977	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5
TOTALS FOR 1976	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2
TOTALS FOR 1975	85,634,684	49,151,865	57.4	202,159,897	116,607,310	57.7
TOTALS FOR 1974	65,478,013	36,272,870	55.4	163,332,371	99,783,116	61.1

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

BOILER AND MACHINERY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	13,696	*−172*	.....	17,975	*−223*	....
Affiliated F M	49,671	.....	.....	135,369	800	.6
Allendale	3,747,454	740,858	19.8	9,671,516	1,169,337	12.1
Allstate Ins. Co. of Cda.	14,817	.....	.....	18,688	.....	....
American Home Assurance Co.	58,589	.....	.....	220,403	.....	....
American Ins.	63	.....	.....	63	.....	....
Anglo Canada	1,208	.....	.....	1,208	.....	....
Arkwright-Boston Mfg. Mutual	738,932	783,254	106.0	3,803,440	2,748,177	72.3
Boiler Inspection	4,016,554	1,820,757	45.3	11,468,915	4,910,112	42.8
Canada Accident & Fire	35,113	*−1,152*	.....	89,098	8,038	9.0
Canada Security	26,270	.....	.....	40,335	3,301	8.2
Canadian General	.....	.....	.....	.....	.....	....
Canadian Home Assur.	.....	.....	.....	12,806	.....	....
Canadian Mercantile	.....	.....	.....	.....	.....	....
The Canadian Millers	10,138	4,075	40.2	10,138	4,075	40.2
Canadian Surety	16,434	.....	.....	25,301	.....	....
The Casualty Co. of Can.	2,328	.....	.....	2,328	.....	....
Century Ins. Co. of Can.	.....	.....	.....	5,027	.....	....
Chateau Ins. Co.	26,703	.....	.....	30,847	.....	....
Commerce General	.....	.....	.....	.....	.....	....
Commercial Union Assur. of Can.	1,514,767	353,888	23.4	5,871,052	1,789,211	30.5
Continental Ins.	481,397	40,956	8.5	1,591,720	204,001	12.8
Dominion of Can. Gen.	30,169	.....	.....	42,944	.....	....
Dominion Ins. Corp.	140,649	46,975	33.4	197,528	49,050	24.8
Eaton/Bay Ins. Co.	167	.....	.....	506	.....	....
Economical Mutual	76,697	11,437	14.9	101,304	12,937	12.8
Federal Ins.	18,088	1,660	9.2	23,338	1,709	7.3
Federation	283	.....	.....	7,361	.....	....
Firemans Fund Ins. Co.	3,299	.....	.....	4,417	.....	....
Fireman's Fund Ins. Co. of Can.	34,254	*−104*	.....	55,843	*−192*	....
General Accident of Can.	5,860	9,930	169.5	5,355	18,723	349.6
General Security of Can.	921	.....	.....	290,652	5,231	1.8
Gerling Global General	1,562,848	630,990	40.4	3,917,613	1,211,106	30.9
Gibraltar Gen. Ins. Co.	9,785	.....	.....	9,785	.....	....
Gore Mutual	28,528	751	2.6	35,564	751	2.1
Great American Ins.	4	.....	.....	4	.....	....
Guarantee Co. of N.A.	730,730	113,685	15.6	730,730	113,685	15.6
Guardian Ins. of Can.	90,155	12,144	13.5	213,470	18,833	8.8
Halifax Ins.	12,244	.....	.....	28,202	.....	....
Hartford Fire	27,348	15,748	57.6	52,768	17,248	32.7
Home Insurance	29,431	3,129	10.6	60,567	*−14,103*	....
INA Ins. Co. of Can.	1,064	.....	.....	1,400	.....	....
Ins. of North America	*−5,708*	.....	.....	*−5,708*	.....	....
Lloyds	44,255	.....	.....	44,255	.....	....
Markel Ins. Co. of Can.	431,889	.....	.....	431,889	.....	....
Lumbermens Mutual Casualty	580,102	63,486	10.9	1,127,012	148,767	13.2
Maryland Casualty	.....	.....	.....	.....	*−5,000*	....
La Paix General	6,282	.....	.....	6,282	.....	....
Philadelphia Manufacturers	89,912	12,252	13.6	186,347	37,968	20.4
Phoenix Assur. of Can.	51,462	.....	.....	89,308	.....	....
Pitts Insurance Co.	514	.....	.....	514	.....	....
Protection Mutual	511,252	42,548	8.3	1,189,651	3,432	.3
Provident Assurance	.....	.....	.....	133,221	9,101	6.8
Prudential Assurance	21,067	3,300	15.7	112,700	22,171	19.7
Quebec Assurance	372	.....	.....	182,978	84,325	46.1
Reliance Ins. Co.	2,241	.....	.....	4,654	1,745	37.5
Royal Gen. Canada	702	.....	.....	11,494	*−2,186*	....
Royal Ins. Co. of Can.	3,425,161	1,631,313	47.6	10,284,013	4,306,405	41.9
St. Paul Fire & Marine	8,614	*−1,216*	.....	13,792	*−1,636*	....
Stanstead & Sherbrooke	2,742	.....	.....	85,025	23,180	27.3
State Farm Fire & Casualty	400	.....	.....	400	.....	....
Sun Alliance Ins. Co.	30,003	*−2,100*	.....	64,327	5,161	8.0
Tokio Marine	1,429	*−208*	.....	5,295	*−1,124*	....
Travelers Indemnity	43,747	2,317	5.3	74,613	473,034	634.0

TABLE XV. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE
BOILER AND MACHINERY (concl.'d)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Travelers Indemnity of Can.	109,151	3,130	2.9	454,468	64,232	14.1
United Provinces	.....	.....	.....	50,281	*–3,680*	....
United States Fire	8,686	3,759	43.3	17,456	4,606	26.4
Western Assurance	444,389	884,206	199.0	577,110	917,488	159.0
Zurich Ins. Co.	107,045	4,737	4.4	185,715	17,088	9.2
Totals—1978	19,472,367	7,236,333	37.2	54,122,672	18,376,884	34.0
Totals—1977	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.7
Totals—1976	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8
Totals—1975	15,311,753	6,550,939	42.7	39,230,517	17,896,807	45.6
Totals—1974	10,641,713	7,608,728	71.5	29,462,762	22,776,424	77.3

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
Abbey Life Ins. Co.	76,107	43,980	57.8	93,229	47,230	50.7
Aetna Insurance	.....	(17,415)	.....	.....	(17,415)	....
Aetna Life	12,688,600	10,576,886	83.4	18,083,500	13,481,594	74.6
Alliance Mutual Life	152,286	(473,541)	.....	11,669,950	9,454,056	81.0
Allstate Ins. Co.	4,428	6,390	144.3	23,968	31,020	129.4
Allstate Ins. Co. of Cda.	1,072,468	158,015	14.7	2,916,983	1,012,202	34.7
Allstate Life of Canada	97,906	290,542	296.8	131,007	412,570	314.9
The American Ins. Co.	.....	.....	.....	10	.....	....
American Bankers Ins. Co. of Fla.	51,941	120,205	231.4	59,017	123,815	209.8
American Bankers Life Assur.	343,250	100,092	29.2	1,184,135	397,502	33.6
American Home Assurance Co.	1,573,343	535,402	34.0	3,813,799	2,479,643	65.0
American Mutual Liability	2,204	(30,744)	.....	2,204	(30,744)	....
Artisans Life Ins. Co-op	34,980	41,313	118.1	7,253,973	5,251,465	72.4
Assumption Mutual Life Ins. Co.	.....	93	.....	307,678	224,099	72.8
L'Assurance Vie Desjardins	108,827	118,484	108.9	20,109,589	18,018,518	89.6
Atlantic Mutual Life Assur. Co.	49,936	18,820	37.7	719,108	474,142	65.9
Bankers Life Des Moines	21,801	18,601	85.3	56,502	40,263	71.3
British Aviation	8,324	.....	.....	27,101	.....	....
British Pacific Life	304,678	51,629	16.9	708,332	108,636	15.3
Canada Accident & Fire	25,116	8,476	33.7	157,140	69,367	44.1
Canada Life	19,136,595	18,080,310	94.5	39,785,742	36,134,048	90.8
Canadian General Life	1,980,067	1,354,628	68.4	7,145,298	3,776,246	52.8
Canadian Indemnity	.....	22	.....	154	1,323	859.1
Capitol Life	(129,841)	.....(121,886)	.....	(264,357)	(262,314)	....
Casualty Co. of Canada	257	(4,064)	.....	412	(4,264)	....
Chrysler Life Ins. Co. of Cda.	135,890	250,675	184.5	337,644	683,443	202.4
The Citadel Gen. Assur. Co.	12,348,098	7,315,690	59.2	32,762,344	21,188,835	64.7
The Citadel Life Assur. Co.	406,512	333,254	82.0	1,199,602	723,123	60.3
Combined Ins. of America	6,636,867	1,915,820	28.9	39,956,166	16,618,264	41.6
Commerce & Industry Ins. Co. of Cda.	212,570	49,898	23.5	212,570	69,203	32.6
Commercial Travelers Mutual Ins.	236,863	145,708	61.5	559,872	392,634	70.1
Commercial Union Assur. of Can.	3,828,569	2,551,465	66.6	5,726,415	3,257,282	56.9
Le Group Commerce Comp. d'assur.	.....	(2,476)	.....	.....	(2,476)	....
Confederation Life	67,020,336	52,516,184	78.4	125,982,240	100,496,092	79.8
Conneticut General Life	2,008,139	1,659,264	82.6	2,518,453	2,039,222	81.0
Constellation Life Assurance	7,933,164	6,347,127	80.0	16,361,238	12,267,096	75.0
Constitution Ins. Co. Canada	36,627	(65,500)	.....	48,760	(65,500)	....
Continental Assurance Co.	229,487	154,289	67.2	281,058	224,652	79.9
Continental Insurance	918,076	1,407,208	153.3	1,580,997	1,658,757	104.9
Co-operative Fire Casualty Co.	583,931	244,480	41.9	6,723,484	4,192,032	62.3
Co-operators Ins. Assoc.	1,797,851	650,047	36.2	1,797,851	650,047	36.2
Coronation Insurance	130,823	60,692	46.4	150,432	62,192	41.3
Credit Life	.....	.....	.....	(2,723)	1,361	....
Crown Life	17,221,446	17,836,896	103.6	65,488,187	56,147,591	85.7
Cumis Insurance	26,490	12,874	48.6	77,140	21,957	28.5
Cumis Life Ins. Co.	2,124,394	1,247,886	58.7	3,986,563	2,426,626	60.9
Cuna Mutual	(102,365)	346,809	.....	(213,311)	876,431	....
Dominion of Canada General	296,050	165,925	56.0	585,695	578,531	98.8
Dominion Ins. Corp.	300,732	(25,423)	.....	1,305,667	146,225	11.2
Dominion Life	9,917,468	8,297,082	83.7	16,132,135	14,085,640	87.3
Eaton/Bay Ins. Co.	15,015	(38,968)	.....	38,907	(20,471)	....
Eaton/Bay Life Assur. Co.	526,478	543,586	103.2	962,045	731,360	76.0
Economical Mutual	114,998	42,725	37.2	272,487	88,734	32.6
L'Economie Mutuelle D'Assur	.....	.....	.....	4,742,557	2,848,853	60.1
Emmco Insurance	44,017	37,903	86.1	91,354	63,462	69.5
Empire Life Ins. Co.	554,514	410,439	74.0	1,724,290	1,013,199	58.8
Employers Mutual Liability	12,340	(2,319)	.....	12,459	(2,319)	....
Equitable Life Assur. U.S.	2,516,378	2,284,176	90.8	6,722,532	5,854,798	87.1
Equitable Life Ins. Canada	.....	.....	.....	.....	.....	....
Excelsior Life	31,782,622	32,309,642	101.7	56,972,251	54,272,704	95.3
Federal Home Life	(320,796)	832,898	.....	(870,259)	2,548,798	....
Federal Insurance	87,933	105,589	120.1	88,283	105,811	119.9
Federated Life Ins. Co.	57,777	17,414	30.1	118,706	20,819	17.5
Federated Mutual Ins. Co.	3,105	1,580	50.9	13,429	1,580	11.8
Fidelity Ins. of Canada	72	.....	.....	326	(412)	....

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (Cont'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
Financial Life	264,907	120,522	45.5	1,118,429	482,326	43.1
Fireman's Fund Ins. Co.	71,275	124,133	174.5	136,090	205,085	150.7
Fireman's Fund of Canada	14,985	3	.....	15,040	4	....
Ford Life	389,450	233,573	60.0	2,850,914	1,962,026	68.8
Foresters Indemnity Co.	3,219	6,520	202.5	6,109	6,520	106.7
Franklin Life	38,165	33,204	87.0	41,100	33,866	82.4
Gamble Alden Life	40,852	245,922	602.0	151,071	552,709	365.9
General Accident of Canada	194,170	37,953	19.5	194,170	37,953	19.5
General American Life	33,445	40,718	121.7	33,834	41,189	....
Gerling Global Life	4,464	.....	.....	5,946	.....	....
Globe Life Ins. Co.	4,370	.....	.....	294,281	.....	....
Great Eastern Insurance	.....	(993)	.....	.....	3,457	....
Great West Life	55,650,748	49,488,050	88.9	147,325,150	123,221,506	83.6
Guarantee Co. of N.A.	96,685	2,507	2.6	97,703	2,507	2.6
Guardian Ins. of Canada	142,523	27,674	19.4	472,406	128,912	27.3
Halifax Insurance	70,357	4,690	6.7	177,889	4,741	2.7
Hartford Fire	53,716	9,230	17.2	75,230	19,582	26.0
Hartford Life	31,002	23,064	74.4	52,691	35,364	67.1
Heritage Life Assurance	70,881	48,356	68.2	71,056	48,356	68.1
Home Insurance	16,721	.....	.....	21,778	.....	....
Imperial Life	11,287,123	8,501,802	75.3	20,260,689	14,665,790	72.4
Independence Life and Accident	310	.....	.....	310	.....	....
Industrial Life	3,195,439	2,525,224	79.0	13,939,935	10,517,261	75.4
Insurance of North America	685,038	628,080	91.7	1,331,729	737,972	55.4
John Hancock Mutual Life	5,009,051	4,365,897	87.2	6,089,323	5,579,816	91.6
Laurentian Mutual Assur. Co.	17,860	5	.....	9,486,101	5,958,517	62.8
Laurier Life	1,731,304	1,214,598	70.2	1,982,128	1,362,148	68.7
Liberty Mutual Insurance	76,231	39,376	51.7	127,918	95,683	74.8
Life Ins. Co. of N.A.	2,270,072	1,033,612	45.5	4,239,856	2,253,519	53.2
Lloyds	3,826,024	1,211,554	31.7	11,528,316	3,392,212	29.4
London and Midland	2,291,895	1,243,795	54.3	5,976,167	3,539,562	59.2
London Assurance	2,136	.....	.....	3,419	.....	....
London Life	50,998,965	49,138,431	96.4	84,609,089	77,953,792	92.1
Loyal Protective Life	201,133	460,392	228.9	2,032,300	810,567	39.9
Lumbermens Mutual Casualty	181,218	541,076	298.6	223,227	532,366	238.5
Maccabees Mutual Life	1,184,405	764,887	64.6	1,270,670	821,286	64.6
Manufacturers Life	469,793	135,161	28.8	1,212,323	701,754	57.9
Maritime Life Assur. Co.	6,292,393	5,175,206	82.2	12,877,687	10,684,901	83.0
Markel Ins. Co. of Canada	535,790	286,120	53.4	1,183,070	643,860	54.4
Maryland Life of Baltimore	3,235,166	1,489,066	46.0	10,044,167	5,951,201	59.3
Massachusetts Indemnity & Life	14,370	360	.25	16,087	360	.22
Massachusetts Mutual Life	62,241	78,690	126.4	179,365	151,474	84.5
Metropolitan Life Ins. Co.	30,600,770	23,563,872	77.0	52,657,902	43,024,910	81.7
Ministers Life & Casualty	18,056	10,267	56.9	41,646	19,758	47.4
Monarch Life Assur. Co.	452	452	.....	2,360	2,360	....
Montreal Life	86,574	147,829	170.8	223,429	197,856	88.6
Mony Life Ins. Co. of Canada	96,669	(21,050)	.....	338,768	22,515	.66
Mutual Life of Canada	39,651,083	35,239,491	88.9	73,197,008	65,546,180	89.5
Mutual Life of New York	183,919	168,888	91.8	439,091	347,002	79.0
Mutual of Omaha	17,482,461	11,930,141	68.2	40,141,993	25,470,186	63.5
National Fidelity Life	324,671	401,899	123.8	886,484	612,384	69.1
National Life	10,256,519	9,253,994	90.2	18,886,719	16,606,060	87.9
New England Mutual Life	119,993	48,788	40.7	122,165	48,881	40.0
New York Life	1,612,943	734,807	45.6	6,698,819	4,690,885	70.0
North American Co. for Prop & Cas.	19,389	.....	.....	35,321	.....	....
North American Life	3,232,753	2,258,329	69.9	6,564,765	5,254,516	80.0
North American Life & Casualty	62,285	130,937	210.2	355,374	269,267	75.8
North West Life Assur. Co. of Can.	148,900	115,191	77.4	448,705	325,807	72.6
Northern Life	1,738,085	1,299,840	74.8	2,911,115	2,017,621	69.3
Norwich Union Fire	.....	(5,764)	.....	.....	(5,066)	....
Occidental Life of California	1,997,113	1,333,051	66.7	8,141,432	5,581,513	68.6
Old Republic Life	1,236,406	597,618	48.3	3,132,768	1,154,460	36.9
Ontario Motorist Ins. Co.	350,465	250,280	71.4	350,465	250,280	71.4
Pan American Family	14,796	.....	.....	14,796	.....	....
Paul Revere Life	4,854,795	1,080,800	22.3	11,010,216	3,870,534	35.2

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT AND SICKNESS (concl'd)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses	Ratio
	$	$	%	$	$	%
PHF Life	508,914	109,491	21.5	1,640,893	476,791	29.1
Phoenix Assur. of Canada	15,569	(103)	.....	29,870	(7,579)	....
Phoenix Mutual Life Ins. Co.	20,056	486	2.4	20,056	486	2.4
Pitts Insurance	4,838	(73)	.....	4,838	11,916	....
Pitts Life Ins. Co.	1,512,871	1,294,662	85.6	2,414,936	2,091,635	86.6
Les Prevoyants du Canada	32,851	.....	.....	5,298,644	3,760,978	71.0
Provident Assurance	.....	90	.....	632	164	25.9
Provident Life and Accident	628,285	727,351	115.8	903,101	864,614	95.7
Prudential Assurance	1,356,110	643,812	47.5	3,862,663	2,527,939	65.4
Prudential Ins. America	33,314,905	29,857,753	89.6	62,859,023	55,618,087	88.5
Quebec Assurance	1,910	8,008	419.3	111,649	96,038	86.0
Reliable Life Ins. Co.	2,535,618	1,304,588	51.5	4,755,938	1,930,262	40.6
Royal General Canada	212,929	72,056	33.8	288,227	60,828	21.1
Royal Ins. Co. of Canada	457,719	145,750	31.8	1,793,234	769,598	42.9
St. Paul Fire & Marine	52,775	148	0.3	58,480	1,054	1.8
Safeco Life Ins. Co.	11,863	18,212	153.5	23,509	18,212	77.5
La Sauvegarde Life	305,671	266,271	87.1	7,044,984	8,425,444	119.6
Seaboard Life Ins. Co.	1,171,065	617,400	52.7	10,967,510	4,589,424	41.8
Security Mutual Casualty	10,678	38,174	357.5	163,399	132,466	81.1
Stanstead & Sherbrooke	4,082	.....	.....	49,126	14,484	29.5
State Farm Fire & Casualty	2,658	(18)	.....	2,798	(18)	....
State Mutual Life	202,543	153,961	76.0	204,987	160,695	78.4
Sun Alliance Ins. Co.	192,038	95,039	49.5	397,234	189,819	47.8
Sun Life Assurance of Canada	28,547,622	22,436,013	78.6	67,695,061	58,959,993	87.1
Teachers Insurance and Annuity	.....	.....	.....	183,886	167,415	91.0
Travelers Insurance	5,092,238	4,837,884	95.0	8,501,333	7,293,069	85.8
Travelers Life Ins. Co. Canada	21,735,625	18,890,957	86.9	35,902,906	30,638,013	85.3
Underwriters National Assoc. Co.	84,324	68,388	81.1	257,334	73,791	28.7
Unigard Mutual	.....	.....	.....	.....	122	....
Union Mutual Life	317,024	217,953	68.7	1,316,359	1,172,271	89.1
United American	11,795	9,760	82.7	26,735	20,059	75.0
United Benefit Life	191	(2,000)	.....	598	(1,950)	....
United States Fidelity & Guar.	108	.....	.....	2,528	20,000	791.1
Washington National	4,060	7,202	177.4	4,060	7,202	177.4
Western Assurance	133,578	125,429	93.9	165,757	128,659	77.6
Western Life	71,046	23,981	33.8	90,758	23,981	26.4
Zurich Ins. Co.	1,116	164,595	14,748.7	7,778	95,756	1,231.1
Zurich Life Ins. Co. of Canada	4,506,064	3,718,127	82.5	14,957,189	11,749,290	78.5
Totals 1978	576,840,490	475,122,952	82.4	1,319,226,578	1,042,411,080	79.0
Totals 1977	484,913,477	412,354,709	85.0	1,121,170,133	917,091,836	81.8
Totals 1976	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0
Totals 1975	334,214,981	252,448,559	75.5	750,388,304	549,739,565	73.3
Totals 1974	315,475,082	242,357,968	76.8	720,724,250	537,906,705	74.6

TABLE XVII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

AIRCRAFT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Ins. Co.	2,394	178	7.4	17,783	*−300,471*	....
Aetna Casualty & Surety	175,569	632,932	360.5	529,051	757,043	143.1
American Home Assur. Co.	494,625	343,264	69.4	7,097,894	1,346,665	19.0
Aviation General	56,377	*−2,189*	.....	753,691	519,011	68.9
British Aviation	877,826	872,472	99.4	3,461,980	3,537,783	102.2
Canadian Indemnity	.....	4,449	.....	.....	16,615	....
Chateau Ins. Co.	19,557	24,056	123.0	705,112	1,404,916	199.2
Commercial Union Assur. of Can.	.....	.....	.....	.....	*−5,000*	....
Commercial Union Assur. London	66,753	129,069	193.4	594,056	761,669	128.2
Commonwealth Insurance Co.	72,541	*−3,869*	.....	1,758,838	1,285,189	73.1
Constitution Ins. Co.	.....	.....	.....	.....	1,938	....
Continental Insurance	526,881	50,248	9.5	2,271,882	3,043,871	134.0
Coronation Insurance	275,721	403,134	146.2	1,129,045	1,546,526	137.0
Eagle Star	752,546	430,180	57.2	2,634,060	2,329,911	88.5
Employers Mut. Liab. of Wisc.	.....	5,173	.....	.....	*−12,515*	....
English & American Ins. Co.	9,059	30,888	341.0	100,689	162,065	161.0
General Security of Can.	75,746	2,579	3.4	331,711	142,582	43.0
Great Eastern Insurance	.....	38,592	.....	.....	39,492	....
Hartford Fire	4,500	.....	.....	741,580	2,326,089	313.7
Home Insurance	.....	*−1,748*	.....	21,778	*−16,397*	....
Insurance of North America	515,525	141,149	27.4	1,702,514	814,551	47.8
Insurance Corp. of Ireland	7,703	7,475	97.0	272,186	384,427	141.2
Liberty Mutual Insurance	.....	.....	.....	135	.....	....
Lloyds	1,604,566	1,083,690	67.5	11,077,998	10,381,025	93.7
Markel Ins. Co. of Can.	16,975	.....	.....	41,495	.....	....
Orion Insurance	1,060,187	813,971	76.8	6,963,098	5,477,623	78.7
Personal Insurance Co.	28,896	984	3.4	124,003	47,759	38.5
Phoenix Assur. Co. Ltd.	106,976	54,299	50.8	1,494,383	1,102,070	73.7
Pitts Insurance Co.	.....	.....	.....	17,499	.....	....
Prudential Assur.	18,858	2,328	12.3	177,332	516,438	291.2
Royal Ins. Co. of Can.	.....	*−16,646*	.....	.....	*−1,173,713*	....
St. Paul Fire & Marine	21,370	134	.6	186,570	26,485	14.2
Simcoe & Erie	840,342	1,059,606	126.1	5,493,337	7,703,654	140.2
Travelers Indemnity	791,435	732,752	92.6	2,897,292	3,792,871	130.9
United States Fidelity & Guar.	146,980	95,266	64.8	191,203	119,498	62.5
Victoria Ins. Co. of Can.	198,060	290,021	146.4	481,399	476,261	98.9
Zurich	89,532	140,567	157.0	89,532	140,567	157.0
Totals—1978	8,857,500	7,365,004	83.1	53,359,126	48,696,498	91.3
Totals—1977	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4
Totals—1976	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0
Totals—1975	9,219,303	4,513,930	49.0	76,718,288	47,832,614	62.3
Totals—1974	5,414,852	9,644,847	178.1	33,291,178	32,509,811	97.7

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

CREDIT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
American Credit	749,602	206,060	27.5	1,690,067	682,422	40.4
Continental Ins.	3,204	.....	.....	7,120	*−5,765*	....
Dominion Ins. Corp.	.....	*−1,974*	.....	.....	*−1,974*	....
Royal General Canada	35,794	*−2,857*	.....	145,674	19,247	13.2
Totals—1978	788,600	201,229	25.5	1,842,861	693,930	37.6
Totals—1977	542,606	42,672	7.9	1,380,896	631,982	45.8
Totals—1976	2,276,668	934,398	41.0	9,438,373	5,152,640	54.6
Totals—1975	716,686	208,078	29.0	6,561,354	3,408,272	51.9
Totals—1974	586,169	164,000	28.0	1,499,489	449,063	29.9

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

TITLE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Chicago Title	6,191	.....	.....	73,795	18,902	25.6
Lawyers Title Ins. Corp.	23,818	.....	.....	51,717	.....	....
Totals—1978	30,009	.....	.....	125,512	18,902	15.1
Totals—1977	57,730	.....	.....	95,252	4,831	5.1
Totals—1976	16,582	.....	.....	151,668	21,500	14.2
Totals—1975	25,060	.....	.....	215,400	.....	....
Totals—1974	84,480	*−1,219*	.....	188,799	*−6,942*	....

TABLE XX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

MORTGAGE

Companies	Ontario			Canada		
	Direct Premiums written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Insmor Mtg. Ins. Co.	4,466,884	2,450,888	54.9	12,923,170	6,925,106	53.6
Mortgage Ins. Co. of Can.	11,869,584	6,983,006	58.8	42,381,370	19,731,237	46.6
Totals—1978	16,336,468	9,433,894	57.7	55,304,540	26,656,343	48.2
Totals—1977	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0
Totals—1976	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6
Totals—1975	9,247,950	134,536	1.4	26,844,979	2,037,762	7.5
Totals—1974	9,996,634	24,745	0.2	26,587,079	282,779	1.1

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

MARINE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	.....	4,517	.....	2,731	47,174	1,727.4
Aetna Casualty Co. of Can.	26,057	24,467	93.9	71,527	43,296	60.5
Aetna Ins.	.....	11,518	.....	.....	17,732	.....
Affiliated F M	15,820	56	.4	156,065	97,159	62.3
American Home Assur. Co.	531,505	180,826	34.0	2,356,272	1,115,186	47.3
American National Fire Ins.	.....	*−3,481*	.....	.....	*−4,261*	.....
Baloise Ins.	86,942	13,255	15.2	373,184	170,755	45.8
Buffalo Ins. Co.	.....	3,794	.....	.....	613	.....
Canadian Indemnity	14,148	38,462	271.9	148,924	152,628	102.5
Canadian Universal Ins. Co.	.....	.....	.....	1,054	2,120	201.1
Centennial Ins.	.....	*−1,411*	.....	.....	*−8,323*	.....
Century Ins. Co. of Can.	187,586	130,650	69.6	1,405,214	2,054,050	146.2
Chateau Ins. Co.	*−7*	*−5,079*	.....	*−6,756*	*−736*	.....
Commercial Union Assur. of Canada	653,364	372,830	.....	1,790,342	1,341,263	74.9
Commonwealth Ins. Co.	260,277	659,820	253.5	2,328,919	3,399,180	146.0
Continental Ins.	2,169,066	2,558,669	118.0	4,487,881	5,713,496	127.3
Co-operative Fire Casualty Co.	.....	.....	.....	.....	15,667	.....
Cornhill Ins. Co. Ltd.	51,692	4,600	8.9	226,734	108,346	47.8
Dominion Ins. Corp.	1,233,790	11,731,978	950.9	1,561,894	15,403,312	986.2
The Drake Ins. Co.	979,462	226,295	23.1	2,557,341	420,427	16.4
Eagle Star Ins. Co.	23,346	849	3.6	215,105	65,281	30.3
Eaton/Bay Ins. Co.	146,175	24,780	17.0	162,692	30,648	18.8
English & American Ins. Co.	70,889	82,086	115.8	123,855	108,329	87.5
Federal Ins.	212,840	103,036	48.4	969,406	443,393	45.7
Federation Ins. Co. of Can.	390,743	4,751,773	1216.1	1,131,844	12,894,489	1139.2
Firemans Fund Ins. Co.	1,100,891	1,226,054	111.4	3,878,937	2,751,366	70.9
Foremost	.....	*−113,140*	.....	.....	*−121,092*	.....

TABLE XXI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1978, ACCORDING TO CLASSES OF INSURANCE

MARINE (concl'd)

Companies	Ontario			Canada		
	Direct Premium Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Gen. Accident Assur. Co. of Canada	2,353	1,174	49.9	2,353	1,174	49.9
Gen. Security of Can.	85	*−77,723*	.....	530	32,117	6,059.8
Globe Indemnity of Can.	.....	.....	.....	.....	.....	.....
Gore Mutual	724	*−8,860*	.....	1,779	135,909	7,639.6
Great American Ins.	34,037	39,517	116.1	34,037	10,661	31.3
Great Eastern Ins. Co.	.....	30	.....	.....	30	.....
Guardian Insurance of Can.	386,774	196,761	50.9	1,665,594	1,236,869	74.3
Halifax Insurance	105,061	232,533	221.3	257,239	387,063	150.5
Hanover	.....	.....	.....	291,500	*−5,112*	.....
Hartford Fire	678,205	550,319	81.1	1,177,719	766,567	65.1
Home Insurance	445,724	217,817	48.9	576,093	217,616	37.8
Ideal Mutual	.....	4	.....	.....	4	.....
INA Insurance of Canada	5,642	604	10.7	5,642	604	10.7
Insurance of North America	1,958,640	531,315	27.1	7,387,702	6,827,634	92.4
Ins. Corp. of Ireland	1,001	2,683	268.0	1,001	2,683	268.0
Lombard Insurance	111,553	50,174	45.0	275,943	223,549	81.0
London Assurance						
London & Edinburgh Gen.	.....	.....	.....	113	.....	.....
Lumbermens Mutual Casualty	108,924	*−3,941*	.....	245,621	490,622	199.7
Maritime Insurance	958,770	298,240	31.1	1,737,850	643,632	37.0
New Hampshire Ins. Co.	.....	.....	.....	3,060	690	22.5
New Zealand Insurance	282,023	135,286	48.0	448,011	233,598	52.1
Niagara Fire	.....	*−1,021*	.....	.....	*−3,920*	.....
North American Co. for Prop. & Cas.	231	2,673	1,157.1	308	6,073	1,971.8
Northumberland Gen. Ins. Co.	400,608	281,775	70.3	494,270	256,229	51.8
Norwich Union Fire	216,793	81,745	37.7	393,866	188,750	47.9
Orion Ins. Co. Ltd.	17,107	2,895	16.9	146,946	48,000	32.7
Pacific Employers	.....	150	.....	.....	150	.....
Pearl Assurance Co.	670	*−943*	.....	670	*−17,423*	.....
Personal Ins. Co. of Can.	5,154	8,504	165.0	8,673	8,504	98.1
Phoenix Assur. Co. Ltd.	786,829	479,165	60.9	2,075,747	1,872,719	90.2
Prudential Assurance	7,823	279	3.6	211,124	186,957	88.6
QBE Insurance Co.	.....	.....	.....	.....	800	.....
Quebec Assurance	315	1,618	513.7	7,932	9,245	116.6
Reliance Insurance Co.	508,126	470,533	92.6	704,517	551,807	78.3
Royal Exchange	.....	*−6,641*	.....	7,474	*−9,819*	.....
Royal General Canada	43,062	1,430	3.3	48,024	23,715	49.4
Royal Ins. Co. of Can.	1,331,024	725,839	54.5	2,846,590	1,533,594	53.9
St. Paul Fire & Marine	303,078	249,255	82.2	802,547	623,111	77.6
Simcoe & Erie	321,779	156,886	48.8	2,168,122	1,545,442	71.3
Switzerland General	359,845	249,261	69.3	1,381,386	948,789	68.7
Tokio Marine	18,366	*−7,985*	.....	241,547	197,014	81.6
Travelers Indemnity	.....	*−96,605*	.....	53,562	*−114,779*	.....
Travelers Indemnity of Can.	185,711	343,966	185.2	524,848	667,858	127.2
United States Fire	595,047	488,042	82.0	1,945,323	1,955,853	100.5
Victoria Ins. Co. of Can.	.....	*−30,228*	.....	.....	*−115,364*	.....
Western Assurance	596,585	193,385	32.4	823,771	405,995	49.3
York Fire & Cas. Ins. Co.	209,212	99,216	47.4	209,212	99,216	47.4
Totals—1978	19,141,467	27,886,331	145.7	53,151,411	68,335,924	128.6
Totals—1977	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0
Totals—1976	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4
Totals—1975	15,592,179	14,752,722	94.6	44,083,490	36,040,265	81.7
Totals—1974	13,189,756	11,758,127	89.1	39,607,459	26,416,838	66.7

TABLE XXII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1977 AND 1978

Class of Insurance	Ontario 1977			Canada 1977			Ontario 1978			Canada 1978		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%	$	$	%	$	$	%
Property	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2	709,986,781	368,819,779	51.9	1,922,939,640	1,010,991,781	52.5
Hail	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1	3,192,741	1,732,300	54.3	15,508,045	11,583,928	76.4
Automobile	1,094,433,714	752,641,483	67.8	2,247,852,878	1,493,946,020	66.4	1,132,780,141	840,092,891	74.1	2,078,935,766	1,506,449,531	72.4
Fidelity	10,395,741	11,796,806	113.5	22,912,529	19,681,236	85.9	11,273,658	7,378,192	65.4	23,492,404	14,074,163	59.9
Surety	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0	19,220,804	3,080,402	16.0	63,472,424	11,947,660	18.8
Liability	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5	150,718,454	105,845,929	70.2	387,898,654	272,050,115	70.1
Boiler & Machinery	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.7	19,472,367	7,236,333	37.2	54,122,672	18,376,884	34.0
Accident & Sickness	484,913,477	412,354,709	85.0	1,121,170,133	917,091,836	81.8	576,840,490	475,122,952	82.4	1,319,226,578	1,042,411,080	79.0
Aircraft	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4	8,857,500	7,365,004	83.1	53,359,126	48,696,498	91.3
Credit	542,606	42,672	7.9	1,380,896	631,982	45.8	1,118,486	201,229	18.0	2,172,747	693,930	31.9
Title	57,730	.....	....	95,252	4,831	5.1	30,009	.....	....	125,512	18,902	15.1
Mortgage	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0	16,336,468	9,433,894	57.7	55,304,540	26,656,343	48.2
Marine	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0	19,141,467	27,886,331	145.7	53,151,411	68,335,924	128.6
Totals	2,482,022,272	1,639,521,214	66.1	6,116,045,469	3,659,250,573	59.8	2,668,969,366	1,854,195,236	69.5	6,029,709,519	4,032,286,739	66.9

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1978

A. All Classes of Other Than Life Insurance Except Property, Automobile, and Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	1,940,437	*−467*	1,940,904	1,761,280	475,127	1,286,153	1
2	Business Men's Assurance Company of America	1,650	243	1,407	.....	.....	.....	2
3	Canadian Reassurance Company	6,840,636	889,946	5,950,690	5,343,919	766,175	4,577,744	3
4	Canadian Reinsurance Company	24,876,540	13,404,080	11,472,460	26,461,252	13,555,430	12,905,822	4
5	Farm Mutual Reinsurance Plan Inc.	1,290,293	141,374	1,148,919	904,516	206,662	697,854	5
6	General Reassurance Corporation	7,796	.....	7,796	.....	.....	.....	6
7	Gerling Global Reinsurance Co.	15,598,306	7,334,227	8,264,079	10,650,623	4,957,867	5,692,756	7
8	Great Lakes Reinsurance Company	343,689	185,550	158,139	12,325	65,013	*−52,688*	8
9	Hartford Steam Boiler Inspection and Insurance Company	532,516	136,441	396,075	*−26,824*	*−581,606*	554,782	9
10	Kanata Reinsurance Company	12,088,685	6,959,172	5,129,513	8,136,355	4,637,825	3,498,530	10
11	Mercantile and General Reinsurance Company of Canada	5,487,060	2,329,875	3,157,185	3,422,231	1,195,394	2,226,837	11
12	Mercantile and General Reinsurance Company Limited	13,112,075	948,424	12,163,651	7,733,252	591,343	7,141,909	12
13	Munich Reinsurance Company	6,460,079	706,218	5,753,861	5,386,476	336,854	5,049,622	13
14	Munich Reinsurance Company of Canada	6,703,597	5,051,434	1,652,163	4,393,146	3,242,610	1,150,536	14
15	Mutuelle Générale Française Accidents	302,228	66,219	236,009	192,847	48,991	143,856	15
16	The National Reinsurance Company of Canada	3,477,878	3,180,560	297,318	2,912,285	2,587,904	324,381	16
17	Nationwide Mutual Insurance Company	964,104	43,089	921,015	459,866	21,116	438,750	17
18	Netherlands Reinsurance Group N.V.	276,297	.....	276,297	209,487	.....	209,487	18
19	Nordisk Reinsurance Company Ltd.	93,230	.....	93,230	67,356	.....	67,356	19
20	North American Reassurance Company	9,326	.....	9,326	47,110	.....	47,110	20
21	North American Reinsurance Corp.	510,700	139,781	370,919	77,450	.....	77,450	21
22	Norwich Winterthur Reinsurance Corporation Ltd.	276,524	70	276,454	794,633	8,555	786,078	22
23	Philadelphia Reinsurance Corporation	377,824	928,941	*−551,117*	3,065	22,761	*−19,696*	23
24	Prudential Insurance Company of America	*−27,840*	.....	*−27,840*	*−87,241*	.....	*−87,241*	24
25	Prudential Reinsurance Company	7,203,853	502,833	6,701,020	2,798,663	.....	2,798,663	25
26	Reinsurance Corporation of New York	133,521	.....	133,521	93,983	.....	93,983	26
27	Skandia Insurance Company	1,619,653	64,645	1,555,008	986,542	.....	986,542	27
28	Société Commerciale de Reassurance	1,877,503	12,686	1,864,817	1,300,426	5,455	1,294,971	28
29	Storebrand International Reinsurance Company Ltd.	242,293	.....	242,293	222,586	.....	222,586	29
30	Swiss Reinsurance Company	3,522,250	.....	3,522,250	3,424,171	.....	3,424,171	30
31	Unigard Mutual Insurance Company	575,435	.....	575,435	902,352	.....	902,352	31
32	Union Reinsurance Company	166,931	.....	166,931	156,771	.....	156,771	32
33	Victory Insurance Company Limited	1,568,084	74,054	1,494,030	1,319,164	13,491	1,305,673	33
	Totals	118,453,153	43,099,395	75,353,758	90,060,067	32,156,967	57,903,100	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1978

B. Property

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	16,637,536	2,639	16,634,897	11,682,756	85	11,682,671	1
2	Canadian Reinsurance Company	45,369,088	24,230,247	21,138,841	27,013,733	14,141,094	12,872,639	2
3	Farm Mutual Reinsurance Plan Inc.	4,060,736	723,435	3,337,301	6,365,574	3,698,762	2,666,812	3
4	Gerling Global Reinsurance Company	18,219,095	8,555,472	9,663,623	11,485,827	5,305,740	6,180,087	4
5	Great Lakes Reinsurance Company	3,997,041	1,854,810	2,142,231	2,426,381	1,051,425	1,374,956	5
6	Kanata Reinsurance Company	10,320,506	5,924,435	4,396,071	5,972,105	3,543,482	2,428,623	6
7	Mercantile and General Reinsurance Company of Canada	24,571,286	15,011,122	9,560,164	15,759,500	10,021,951	5,737,549	7
8	Mercantile and General Reinsurance Company Limited	14,666,531	1,563,801	13,102,730	9,859,586	1,922,993	7,936,593	8
9	Munich Reinsurance Company	21,303,593	670,528	20,633,065	10,243,800	.....	10,243,800	9
10	Munich Reinsurance Company of Canada	40,296,551	24,122,598	16,173,953	19,717,824	10,763,716	8,954,108	10
11	Mutuelle Generale Francaise Accidents	2,859,538	908,519	1,951,019	1,065,508	340,206	725,302	11
12	The National Reinsurance Company of Canada	29,499,077	26,521,734	2,977,343	16,412,914	15,132,999	1,279,915	12
13	Nationwide Mutual Insurance Company	3,104,903	416,270	2,688,633	1,891,894	304,707	1,587,187	13
14	Netherlands Reinsurance Group N.V.	6,771,499	.....	6,771,499	4,182,002	*−10,786*	4,192,788	14
15	Nordisk Reinsurance Company Limited	3,152,413	.....	3,152,413	2,018,981	.....	2,018,981	15
16	North American Reinsurance Corporation	528,559	.....	528,559	189,845	*−16,901*	206,746	16
17	Norwich Winterthur Reinsurance Corporation Ltd.	3,312,716	.....	3,312,716	1,755,539	*−1,647*	1,757,186	17
18	Philadelphia Reinsurance Corporation	2,704,690	76,422	2,628,268	805,043	29,534	775,509	18
19	Prudential Reinsurance Company	6,733,549	374,795	6,358,754	2,587,089	.....	2,587,089	19
20	Reinsurance Corporation of New York	1,870,310	470,318	1,399,992	964,722	190,581	774,141	20
21	Skandia Insurance Company	8,017,701	1,032,514	6,985,187	3,617,412	289,904	3,327,508	21
22	Société Commerciale de Reassurance	9,112,924	.....	9,112,924	5,150,155	.....	5,150,155	22
23	Storebrand International Reinsurance Company Ltd.	3,425,898	.....	3,425,898	2,038,159	.....	2,038,159	23
24	Swiss Reinsurance Company	6,143,362	.....	6,143,362	3,149,466	.....	3,149,466	24
25	Unigard Mutual Insurance Company	1,228,944	.....	1,228,944	604,186	.....	604,186	25
26	Union Reinsurance Company	2,378,142	.....	2,378,142	1,255,405	.....	1,255,405	26
27	Victory Insurance Company Limited	7,238,566	251,309	6,987,257	4,925,539	240,696	4,684,843	27
	Totals	297,524,754	112,710,968	184,813,786	173,140,945	66,948,541	106,192,404	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS FOR REINSURANCE ONLY—1978

C. Automobile

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	5,147,652	252,952	4,894,700	5,049,145	91,504	4,957,641	1
2	Canadian Reinsurance Company	13,101,716	6,884,303	6,217,413	10,109,726	4,834,591	5,275,135	2
3	Farm Mutual Reinsurance Plan	161,910	9,240	152,670	50,289	.....	50,289	3
4	Gerling Global Reinsurance Company	14,765,129	1,639,721	13,125,408	11,891,190	1,002,704	10,888,486	4
5	Great Lakes Reinsurance Company	394,492	262,132	132,360	558,741	583,037	*−24,296*	5
6	Kanata Reinsurance Company	1,544,085	918,326	625,759	1,541,320	804,113	737,207	6
7	Mercantile and General Reinsurance Company of Canada	2,699,641	589,529	2,110,112	2,700,648	467,119	2,233,529	7
8	Mercantile and General Reinsurance Company Limited	587,704	113,196	474,508	467,733	45,820	421,913	8
9	Munich Reinsurance Company	1,176,299	37,051	1,139,248	1,525,742	.....	1,525,742	9
10	Munich Reinsurance Company of Canada	2,478,692	1,303,133	1,175,559	2,607,819	1,581,569	1,026,250	10
11	Mutuelle Generale Française Accidents	1,727,209	692,369	1,034,840	976,499	364,300	612,199	11
12	The National Reinsurance Company of Canada	8,132,828	7,037,703	1,095,125	7,537,251	6,643,635	893,616	12
13	Nationwide Mutual Insurance Company	4,581,374	823,457	3,757,917	3,345,204	265,697	3,079,507	13
14	Netherlands Reinsurance Group N.V.	971,882	.....	971,882	1,025,734	.....	1,025,734	14
15	Nordisk Reinsurance Company Limited	350,948	.....	350,948	377,140	.....	377,140	15
16	North American Reinsurance Corporation	27,025	.....	27,025	.....	.....	.....	16
17	Norwich Winterthur Reinsurance Corporation Limited	1,486,316	162	1,486,154	516,700	17,218	499,482	17
18	Prudential Reinsurance Company	464,510	128,038	336,472	211,574	.....	211,574	18
19	Reinsurance Corporation of New York	10,542	.....	10,542	11,225	.....	11,225	19
20	Skandia Insurance Company	2,166,868	162,019	2,004,849	2,215,932	.....	2,215,932	20
21	Société Commerciale de Reassurance	6,602,185	.....	6,602,185	6,413,529	.....	6,413,529	21
22	Storebrand International Reinsurance Company Ltd.	842,759	.....	842,759	834,621	.....	834,621	22
23	Swiss Reinsurance Company	1,769,877	.....	1,769,877	816,778	.....	816,778	23
24	Unigard Mutual Insurance Company	143,279	.....	143,279	44,602	.....	44,602	24
25	Union Reinsurance Company	613,592	.....	613,592	678,943	.....	678,943	25
26	Victory Insurance Company Limited	2,248,477	31,560	2,216,917	3,284,648	54,179	3,230,469	26
	Totals	74,196,991	20,884,891	53,312,100	64,792,733	16,755,486	48,037,247	

TABLE XXIII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY—1978
D. Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	271,095	.....	271,095	182,208	.....	182,208	1
2	Canadian Reinsurance Company	726,281	398,531	327,750	695,178	436,090	259,088	2
3	Gerling Global Reinsurance Company	1,715,430	.....	1,715,430	1,193,300	.....	1,193,300	3
4	Great Lakes Reinsurance Company	13,476	8,350	5,126	9,585	7,447	2,138	4
5	Kanata Reinsurance Company	28,077	14,679	13,398	49,251	29,259	19,992	5
6	Mercantile and General Reinsurance Company of Canada	930,529	534,092	396,437	664,934	369,800	295,134	6
7	Mercantile and General Reinsurance Company Limited	533,992	.....	533,992	369,799	.....	369,799	7
8	Munich Reinsurance Company	92,987	2,897	90,090	73,071	.....	73,071	8
9	Munich Reinsurance Company of Canada	179,792	105,624	74,168	146,338	78,032	68,306	9
10	The National Reinsurance Company of Canada	516,628	478,898	37,730	294,053	272,199	21,854	10
11	Nationwide Mutual Insurance Company	38,397	.....	38,397	28,380	.....	28,380	11
12	Netherlands Reinsurance Group N.V.	46,783	.....	46,783	39,358	.....	39,358	12
13	North American Reinsurance Corporation	1,206	.....	1,206	.....	.....	.....	13
14	Norwich Winterthur Reinsurance Corporation Limited	33,781	.....	33,781	37,395	.....	37,395	14
15	Reinsurance Corporation of New York	131,476	.....	131,476	114,525	.....	114,525	15
16	Skandia Insurance Company	413,315	20,931	392,384	630,576	.....	630,576	16
17	Storebrand International Reinsurance Company Ltd.	18,561	.....	18,561	14,135	.....	14,135	17
18	Swiss Reinsurance Company	93,482	.....	93,482	103,023	.....	103,023	18
19	Unigard Mutual Insurance Company	18,587	.....	18,587	24,152	.....	24,152	19
20	Victory Insurance Company Limited	37,122	.....	37,122	28,269	.....	28,269	20
	Totals	5,840,997	1,564,002	4,276,995	4,697,530	1,192,827	3,504,703	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for the purposes of The Guarantee Companies Securities Act, R.S.O. 1970, Chap. 196, Regulation 37/72.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. The Canada Accident and Fire Assurance Company
7. Canada Security Assurance Company
8. Canadian General Insurance Company
9. The Canadian Indemnity Company
10. The Canadian Surety Company
11. The Casualty Company of Canada
12. Central Mutual Insurance Company
13. Chateau Insurance Company
14. The Citadel General Assurance Company
15. Commerce and Industry Insurance Company of Canada
16. The Commerce Group Insurance Company
17. Constitution Insurance Company of Canada
18. The Continental Insurance Company
19. Co-operative Fire and Casualty Company
20. Co-operators Insurance Association
21. Coronation Insurance Company Limited
22. The Dominion of Canada General Insurance Company
23. The Dominion Insurance Corporation
24. Eaton/Bay Insurance Company
25. The Economical Mutual Insurance Company
26. Federal Insurance Company
27. Federated Mutual Insurance Company
28. Federation Insurance Company of Canada
29. Fidelity Insurance Company of Canada
30. Fireman's Fund Insurance Company
31. Fireman's Fund Insurance Company of Canada
32. The General Accident Assurance Company of Canada
33. General Insurance Company of America
34. General Security Insurance Company of Canada
35. Gerling Global General Insurance Company
36. Gibraltar General Insurance Company
37. Gore Mutual Insurance Company
38. Great American Insurance Company
39. The Guarantee Company of North America
40. The Guardian Insurance Company of Canada
41. The Halifax Insurance Company
42. The Hartford Fire Insurance Company
43. The Home Insurance Company
44. INA Insurance Company of Canada
45. Insurance Company of North America
46. Insurance Corporation of Ireland Limited
47. London and Midland General Insurance Company
48. Lumbermen's Mutual Casualty Company
49. Maryland Casualty Company
50. The New Zealand Insurance Company, Limited
51. Niagara Fire Insurance Company
52. Norwich Union Fire Insurance Society, Limited
53. Pearl Assurance Company, Limited
54. Perth Insurance Company
55. Phoenix Assurance Company of Canada
56. The Phoenix Insurance Company (Hartford, Conn.)
57. Pilot Insurance Company
58. Pitts Insurance Company
59. The Provident Assurance Company
60. The Prudential Assurance Company, Limited
61. Reliance Insurance Company (of Philadelphia)
62. Royal Insurance Company of Canada
63. Safeco Insurance Company of America
64. St. Paul Fire and Marine Insurance Company
65. Scottish & York Insurance Co., Limited
66. Seaboard Surety Company
67. Simcoe & Erie General Insurance Company
68. The Sovereign General Insurance Company
69. The Stanstead & Sherbrooke Insurance Company
70. Sun Alliance Insurance Company
71. Toronto General Insurance Company
72. Traders General Insurance Company
73. The Travelers Indemnity Company
74. Travelers Indemnity Company of Canada
75. United States Fidelity and Guaranty Company
76. United States Fire Insurance Company
77. The Waterloo Mutual Insurance Company
78. The Wawanesa Mutual Insurance Company
79. The Western Assurance Company
80. Western Surety Company
81. Zurich Insurance Company

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1978

Company	Amount of Deposit	
Abstainers' Insurance Company, Simcoe, Ont.	$505,000	*(d)*
Aeterna-Life Insurance Company, Montreal, Que.	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont.	605,000	*(i)*
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	606,000	*(j)*
The Canadian Millers' Mutual Fire Insurance Company, Kitchener	101,000	
The Canadian Provident General Insurance Company, Montreal, Que.	80,000	
Canadian Universal Insurance Company Limited, Montreal, Que.	100,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	1,000,000	*(a)*
La Concorde Compagnie d'Assurances Générales Sherbrooke, Que.	60,000	
Co-operators' Insurance Association, Guelph, Ont.	1,190,875	
Co-operators' Life Insurance Association, Guelph, Ont.	670,000	
Coronation Insurance Company, Limited, Toronto, Ont.	550,000	*(a)*
The Drake Insurance Company Ltd., Toronto, Ont.	60,000	
L'Economie Mutuelle d'Assurance, Montreal, Que.	153,000	
Empire Life Insurance Company, Kingston, Ont.	720,000	*(f)*
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	50,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,271,000	*(a)*
Gerling Global Life Insurance Company, Toronto, Ont.	1,215,000	*(c)*
Gerling Global Reinsurance Company, Toronto, Ont.	1,260,000	*(b)*
Gibraltar General Insurance Company, Toronto, Ont.	865,000	*(a)*
Industrial Life Insurance Company, Quebec, Que.	110,000	
The Laurentian Mutual Assurance Company, Quebec, Que.	255,000	
Maplex General Insurance Company, Burlington, Ont.	500,000	*(k)*
Ontario Mutual General Insurance Company, Grand Valley, Ont.	205,000	
Ontario Motorist Insurance Company, Toronto, Ont.	500,000	
Otter Dorchester Mutual Insurance Company, Norwich, Ont.	250,000	
Pafco Insurance Company Limited, Toronto, Ont.	675,000	
Pan American Family Insurance Corporation, Toronto, Ont.	250,000	
The Pilot Insurance Company, Toronto, Ont.	750,000	
Premier Insurance Company, Toronto, Ont.	132,000	
Les Prevoyants du Canada, Quebec, Que.	620,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	*(g)*
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	600,000	*(a)*
Societa Italiana Assicurazoni Transporti ("SIAT"), Toronto, Ont.	100,000	
United Provinces Insurance Company, Montreal, Que.	225,000	
Upper Canada Insurance Company, Toronto, Ont.	280,500	
York Fire & Casualty Insurance Company, Toronto, Ont.	200,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.

(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, Ontario and Saskatchewan.

(h) Held by Province of Ontario as reciprocal deposit for the Provinces of New Brunswick and Ontario.

(i) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Prince Edward Island and Ontario.

(j) Held by Province of Ontario as reciprocal deposit for the Provinces of Manitoba, Ontario and Saskatchewan.

(k) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta and Ontario.